

UNIVERSITY OF EDUCATION, WINNEBA

**EXPERIENCES OF TENANTS IN RENTED ACCOMMODATION: THE
CASE OF RENT PAYING RESIDENTS IN THE BEKWAI MUNICIPALITY
OF THE ASHANTI REGION, GHANA**



**A thesis in the Department of Social Studies Education,
Faculty of Social Sciences, submitted to the School of
Graduate Studies in partial fulfilment
of the requirements for the award of the degree of
Master of Philosophy
(Social Studies)
in the University of Education, Winneba**

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DECLARATION

Student's Declaration

I, Bismark Appiah, hereby declare that this research, with the exception of quotations and references contained in published works, which have all been duly identified and acknowledged has not been submitted either in part or whole for another degree elsewhere.

Signature:

Date:

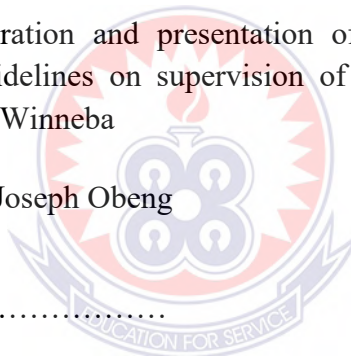
Supervisor's Declaration

I certify that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of project work laid down by the University of Education, Winneba

Supervisor: Dr. Ignatius Joseph Obeng

Signature:

Date:



DEDICATION

This research work is dedicated to my lovely wife, Hannah Amankwah, for her prayers and support.



ACKNOWLEDGEMENTS

I wish to thank God for His guidance, protection and wisdom He offered me in the course of the preparation of this research work, may His name be praised. A work like this cannot be done by one person; I will be very ungrateful if I fail to acknowledge certain personalities who have helped me in the course of the preparation of this research work.

I will like to first thank my family for always standing by me in the course of this work, their prayers and financial support has made this work possible. I would like to thank my supervisor Dr. Ignatious Joseph Obeng, a senior lecturer at the Department of Social Studies, University of Education, Winneba for taking time off despite his busy schedule to go through each chapter and making various suggestions which have helped shape the work.

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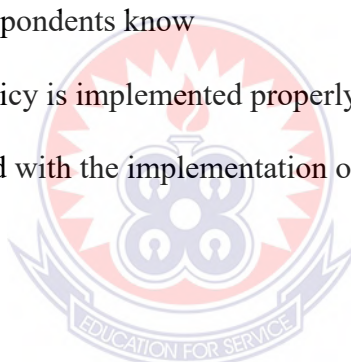


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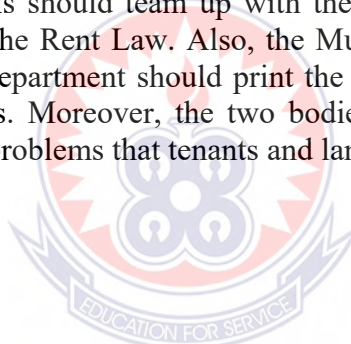
ABBREVIATIONS

AFRC:	Armed Forces Revolutionary Council
AHARS:	Annual Homelessness Assessment Report
AMA:	Accra Metropolitan Assembly
EC:	Electoral Commission
GSS:	Ghana Statistical Service
HUD:	Housing and Urban Development
PNDC:	Provisional National Defence Council
RCD:	Rent Control Department
SPSS:	Statistical Product and Service Solution
UN:	United Nations



ABSTRACT

The study investigated the experiences of rent paying tenants, in the Bekwai Municipality of the Ashanti Region. The researcher adopted mixed method approach for this study. The instruments for data collection were a questionnaire and an interview guide. The population for the study consisted of tenants, houseowners and officials of the Rent Control department in the Municipality. A total of 400 tenants were selected for the study, using cluster sampling while one rent control official and 9 houseowners were purposively selected to participate in the study. The data from the questionnaire was analysed using Statistiscal Product and Service Solution tools such as descriptive statistics(frequencies and cross tabulations), mean, standard deviation and Relative Importance Index (RII), while the data from the interviews were analysed using the thematic approach. The study found single room as the major accommodation type used by tenants, followed by chamber and hall, two room apartment and full house rent for various reasons including proximity to the work place and access to toilet facilities. Also, 275(68.8%) of the tenants did not know about the rent law. The study recommends that, more single rooms should be provided by houseowners to meet the needs of the tenants. For effective implementation of the Rent Law, rent officials should pay working visits to various houses occupied by tenants to acquaint themselves of the conditions there. Moreover, the Rent Control officials should team up with the Bekwai Municipal Assembly to sensitise the public on the Rent Law. Also, the Municipal Assembly in conjunction with the Rent Control Department should print the Rent Law and distribute them to houseowners and tenants. Moreover, the two bodies should also enforce the Rent Law to help reduce the problems that tenants and landlords face in the Municipality.



CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Among the needs of humankind necessary for survival is housing. There is a general consensus that, housing has central importance to people's quality of life. This consensus makes it imperative for the society to provide better housing to ensure high living standards (Dzangmah, 2012). According to Erguden (2001), housing, apart from being a very valuable asset, has much wider economic, social, cultural and personal significance.

According to Maslow (1954), there are five levels of need of humankind, and these of the five needs, the most basic are food, clothing and shelter. Maslow (1954) further stressed that, these basic needs are literally the requirements for human survival, and that if they are not met, the human body simply cannot continue to function. This further buttresses how important housing is to the fulfilment of human life.

Improved housing markets provide positive externalities, as well as direct consumption benefits (Bank of Ghana, 2007). According to the Bank of Ghana, increased housing activities also stimulate economic activities through ancillary industries such as building materials, and also benefit professionals such as architects and civil engineers. It is estimated that, by 2050, Africa's population will have doubled reaching 2.4 billion, and this will stretch cities beyond breaking point due to inadequate housing and its associated infrastructure needs such as roads and clean water. One has to visit any major urban centre in Ghana to be met by roads blocked with traffic, water rationing and the ever-present power cuts (Construction Review

Online, 2015). For example, Egypt, with a population of close to 90million, the government is racing to establish several housing projects set to meet the current housing deficit estimated conservatively at 3.5 million (Construction Review Online, 2015).

Since the 1950s to date, institutional organizations, procedures, laws and programs related to the housing and urban sectors in Egypt have fluctuated, multiplied and changed, and frequently irrespective to policies and procedures in other sectors. These conditions resulted in complicated problems, inefficient use of resources, inconsistencies during executive procedures, and disparities in the ability of different social groups to bear the burden of adequate housing.

The housing problem is considered one of the most persistent issues facing development programs in Egypt. The high rate of population growth, the increase in migration from rural areas to cities, and the directing of available public funds to support the construction of new housing units, all these factors made it possible to cope with the increase in population in urban areas, despite governmental efforts made to meet the needs of these areas regarding basic services and facilities.

In South Africa, the government has made inroads into meeting housing needs by building over 3 million housing units on a subsidized basis since 1994. However, demand is still on the rise and current estimates of the deficit stood at about 2million houses (Construction Review Online, 2015).

In South Africa, housing is one of the areas wherein the task of providing it is daunting. The extent of the housing problem and the lack of delivery in South Africa are shown by the demand for affordable housing and by the number of people living

in slums and informal housing conditions. In 1994, South Africa committed itself to providing an enormous number of subsidies. Faced by an estimated annual increase in the housing deficit of 200,000 families, the government felt that it did not dare allow the housing deficit to increase its 5 years in office. However, by promising to deliver one million subsidies in the 5 years, it effectively chose quantity over quality. The delivery of 1.13 million subsidies by the end of 2000, failed to cut the long list of applicants more than 2.2 million houses were delivered up to 2009, this figure has risen to 2.8 million units in 2010.

Population growth will help keep the residential sector resilient. According to the UN's "World Population Prospects Report, South Africa's population will rise to 72.9 million by 2050, while 62% of its 53 million residents live in urban areas, with urbanization growing by 1.21% annually. With urbanization and population growth accelerating, affordable housing and new city developments stand as the most high-potential growth drivers within the residential segment.

In East Africa, a look at Kenya suggests the picture is the same. A woefully inadequate housing stock with reports, placing annual demand at 200,000, while supply is at only 50,000 (Construction review online, 2015). The 2013 survey by the Ministry of Lands and Housing in Kenya estimated a housing deficit of 2 million houses over the next 10 years (Construction review online, 2015). The statistics paint a grim picture of an ever-increasing deficit that will push more of Africa's population to slums and informal settlements, especially given the current population boom (Construction Review Online, 2015).

Kenya is experiencing rapid urban growth in a context of limited economic growth and restricted land supply. Rental housing is expanding as few people can afford their

own homes. Rental accommodation in Kenyan towns has usually been associated with low-income households but it has also become the main form of housing for middle-income households and new urban residents of all income levels.

In Kenya, it is difficult to generalize on the nature of rental housing. There are many actors within the informal and formal sectors involved in the supply of housing. There are also a high level of subsidy in the public housing sector which distorts the market, severe rent control laws which are rarely enforced and distorted land allocation practices, all of which limit access by poor urban residents to affordable, decent housing.

In terms of housing stock in Ghana, the 2010 Population and Housing Census recorded the total stock of houses for the country as 3,392,745, about half (57.7%) of which are in the rural areas. The data further shows that, the stock of houses increased by 60.1 percent compared with the figure recorded in the year 2000, much more than the increase in population (30.4%) over the same period (GSS, 2012).

In terms of home ownership, the 2010 Population and Housing Census report further stated that, nationally, about 47.2 percent of dwelling units are occupied by their owners, while 31.1 per cent lived in rented accommodation, 20.8 percent are occupied rent-free. The results indicate that, the ownership of living units is mainly by private individuals, household members and relatives who are not household members. Only 3.7 percent of dwelling units are owned by employers (public and private). This clearly shows that, issues about renting and housing needs serious attention since more than half of the dwelling units are occupied by people who either rent or are given for free. This also means that, more than half of household dwellers do not have an accommodation of their own (GSS, 2012).

In terms of housing needs, The Zoning Guidelines and Planning Standards (2011) recommended maximum room occupancy for low-income households of two people per room. On the basis of this occupancy, the need for rooms was calculated from the household sizes data from the 2000 Population Census by the United Nations (UN) Habitat Ghana National Housing Profile. Accordingly, The Housing Profile survey data showed that, almost 60 percent of households occupy only one room, 25 percent occupy two rooms, 9 percent are in three, and 4 percent occupy both four and five-plus rooms. In contrast, there is much lower demand for single rooms; greater demand for two rooms per household (at 2.5 and 3 persons per room occupancy rates). Very few households needed more than four rooms at that crowding threshold. These figures indicated above show that there is a lot of congestion among households.

Ghana, currently has a social housing problem, with a deficit of 2 million units (GSS 2019). This means that, should every Ghanaian own a home, we have to build 2 million housing units and it keeps increasing every year because there are people graduating from schools, people are getting employed and others are migrating from rural to urban areas and vice versa, and all these movements create a situation for our housing deficit to increase (Ansah & Ametepey, 2014; Wuni,Boafo, Owusu Yeboah, & Dinye 2018).

It is against this background that the researcher sought to examine the experiences of tenants in rented accommodation, the case of rent paying residents in the Bekwai Municipality of the Ashanti Region, Ghana

1.2 Statement of the Problem

Rapid population growth and, in particular, increasing urbanization, have made shelter one of the most critical challenges currently facing Ghana. Increasing

overcrowding, declining quality of housing and access to housing services characterize much of the housing stock in Ghana. The housing challenges in Ghana are, therefore of two types, the quantity and quality of housing (Ministry of Water Resources, Works and Housing, 2015). As empirically depicted in the Ghana Housing Profile of 2011, the situation of quantitative and qualitative challenges in the housing sector is very serious, requiring urgent action (Ministry of Water Resources, Works and Housing, 2015).

In spite of the gravity of the challenges such as inadequate housing units and the poor conditions of some of them, and notwithstanding the fact that these issues have confronted the country for a long time, attempts at resolving them have not been clear and concise. The absence of a comprehensive policy response to the dire situation has created a vacuum with its effects cascading from the national level down to the local level.

According to a research conducted by the Bank of Ghana in 2007 (cited in Dzamgmah 2012) titled “The Housing market in Ghana”, failed to acknowledge the contribution of the rental housing sector even though majority of Ghanaians depend on rented accommodation to meet their housing needs. The above study also found that much attention has not been given by the government when it comes to issues relating to rented accommodation.

On the 26th of May, 2020, Ghanaweb published a story of a landlord, who shot his tenant after refusing to vacate his two-bedroom apartment in Ofankor in the Greater Accra Region (www.ghanaweb.com). On Saturday 18th of July 2020, another story also hit the media with the headline, “Another landlord arrested for killing tenant at

Mahan” in the Greater Accra Region, after the tenant questioned the landlord why he abused his two-year-old daughter (www.ghanaweb.com).

There are a lot of experiences people are going through as tenants in various homes in Ghana and the Bekwai Municipality is no exception. These experiences may be due to several factors ranging from the high cost of rent, strict rules and regulations by landlords, difficulties in looking for accommodation, just to mention a few.

Demand for access to decent accommodation continues to rise day in and day out in the Bekwai Municipality of the Ashanti Region. The continuous increase in demand may be caused by an increase in the population of the Municipality due to the high birth rate. For example, the total population of the Municipality as at 2010 stood at 118, 024, as against an estimated population of 121,414 in 2019 (GSS, 2019).

Section 4 Clause 1 of the Rent Control Law 1986(PNDCL 138) which binds houseowners to register all leases and tenancies with the rent control department is also not enforced making it very difficult to get data on rental housing. Section 5 Clause A which directs houseowners to provide tenants with rent cards so as to get information and data on tenants is also not enforced. Lack of information and data on rental housing makes it difficult when it comes to formulating policies in the rental housing sector in the Municipality.

The increase in the population of the Municipality is also caused by urbanization. According to the Electoral Commission, there are fifty-four electoral areas and one hundred and sixteen towns and villages in the Bekwai Municipality (E.C, 2020). Many of the young people in most of the towns and villages migrate to the Municipality for the purpose of education, apprenticeship or to seek better living

conditions. The movement of people into the Municipality leads to an increase in demand for rented accommodation.

The increase in demand for rented accommodation exceeds supply, and this has led to a continuous increase in the cost of renting a room in the Municipality. The inadequate access to rented accommodation has also brought about conflicts between tenants and landlords, and among the tenants.

Much of the literature was on classifying the types of rented accommodation based on the housing size. The current study seeks to examine the types of rented accommodation based on availability of housing amenities and the group of population living in the housing unit.

As part of its objectives, this study sought to examine the challenges of rented accommodation in the Bekwai Municipality. Even though, previous studies (eg. Nsiah, 2017; Dzangmeh, 2012; Yirenkyi, 2014) provided a lot of insight into challenges encountered by tenants of rented accommodation, these studies methodologically leave so many questions unanswered. The repeated preference for quantitative methods that employ questionnaires as the data collection tool means that these studies touched on the fringes of the research problem under study (Aksu, 2009; Williamson, 2013; Kendall, 2014). Therefore, this study employed mixed methods to painstakingly triangulate the findings of the study to add credence to their generalisability and applicability.

Even though some of these researchers analysed government policies on renting as part of their studies, it will be acontextual to apply or generalised their findings to

Ghana. Therefore, this study examined government's policies on renting in Ghana and the public awareness of such policies.

1.3 Purpose of the Study

The purpose of the study was to explore the experiences of tenants in the Bekwai Municipality.

1.4 Objectives of the Study

The objectives of the study were to:

1. determine the types of rented accommodation available to tenants in the Bekwai Municipality.
2. examine the importance of rented accommodation in the Bekwai municipality.
3. assess the problems of renting in the Bekwai Municipality.
4. examine the knowledge of houseowners and tenants of the Rent Control Law in the Bekwai Municipality.

1.5 Research Questions

The following research questions were formulated to guide the study:

1. What are the types of rented accommodation in the Bekwai-Municipality?
2. What are the importance of rented accommodation in the Bekwai municipality?
3. What are the problems involved with renting accommodation in the Bekwai Municipality?
4. What is the knowledge of houseowners and tenants of the Rent Control Law in the Bekwai Municipality?

1.6 Significance of the Study

A research study into the experiences of tenants in rented accommodation in the Bekwai municipality will be very useful to both academia and stakeholders within the rental housing industry in the following ways:

First, the study will help government and major stakeholders such as tenants, houseowners, rent control officials and landlords association to understand the problems tenants go through when they rent a room.

Secondly, the findings will help the government in reviewing its rent policy in the rental housing industry to address the challenges facing Bekwai municipality when it comes to rental housing. By focusing on the rental housing sector, the study will be able to explain issues facing tenants in the sector.

1.7 Delimitations of the Study

Geographically, the study was limited to the Bekwai Municipality of the Ashanti Region. The study covered houseowners, tenants and officials of the Rent Control Department in the Municipality.

1.8 Limitations of the Study

As it is common in most Social Science researches, a research study on the experiences of tenants in rented accommodation was not without limitations. The study touched on issues that are quite personal and as such some tenants were unwilling to cooperate for the fear of victimization from their houseowners. This was clear in their (tenants) facial expressions when the researcher visited their homes to administer the questionnaires.

The researcher overcame this problem by taking his time to explain the rationale behind the research as an academic exercise for them to be satisfied that the information they will provide will be treated as confidential and for that matter their houseowners will not have access to such information.

The study covered the whole of the Bekwai Municipality, and as such the researcher had a little problem raising enough funds for the project. Some tenant respondents were also demanding money from the researcher before they could cooperate in the research.

The researcher solicited for funds from relatives to be able to meet all the financial demands of the work including the printing of questionnaires and transportation from one place to the other within the municipality during the distribution of the questionnaire. On the monetary demands from tenants, the researcher was able to convince the tenants through the use of an introductory letter received from the Department of Social Studies at the University of Education, Winneba explaining the need for them to cooperate in giving the information needed for the research.

During the beginning of the research, the researcher was thinking that housing agents will also be able to give information that will be relevant to the study as it was seen in some literature but quite, unfortunately, housing agents were not operating within the Bekwai municipality. This denied the researcher the information that could have been made available by housing agents. The researcher then used the information provided by the tenants, houseowners and officials of the Rent Control Department in the Bekwai Municipality for his analysis.

Since the researcher used both qualitative and quantitative instruments in data collection, not all the questionnaires distributed were retrieved. This means that some tenants refused to return the questionnaires when they were asked. To be able to meet the required sample size, the researcher printed and distributed additional questionnaires.

During the interview session, some interviewees (houseowners) were unable to express themselves well and as such affected the kind of information they were bringing. Some houseowners were unwilling to give a clear picture of their relationship with their tenants during the initial stages of the interview. This made the researcher ask more questions which affected the duration of the interview. The long duration of the interview made the transcription of data very difficult for the researcher. Inadequate data on complaints made by the tenants and houseowners at the rent control office was also a challenge even though they (rent control officials) cooperated in the process. As a way of getting the required information and to make transcription easier, the researcher focused on the key issues raised by the houseowners during the interview.

1.9 Definition of Terms

The following terms are defined in the context within which the study was conducted:

Household: A household is defined as a person or a group of persons, who live together in the same house or compound and shared the same house-keeping arrangements. In this context, the household consists of a man, his wife and children.

Household Head: The household head is defined as a male or female member of the household recognised as such by the other household members. The head of the

household is generally the person who has an economic and social responsibility for the household.

Household Size: It refers to the number of the person(s) living and sharing the same household arrangements.

Rental Housing: This is defined as property owned by someone other than the resident or by a legal entity for which the resident pays periodic rent to the owner.

Tenant: A tenant is a person who occupies a building property rented from a houseowner.

Public Housing: This is a form of social housing that is owned by a governmental entity.

Affordable Housing: This is the ability of a household to spend up to thirty per cent (30%) of its gross annual income on the rent or purchase price of housing where the rent or purchase price includes applicable taxes and insurances and utilities. When the annual carrying cost of a home exceeds thirty percent of household income, then it is considered unaffordable for that household.

Landlord: A person who owns a building and is paid by other people for the use of it.

Tenancy Agreement: This is a contract between a tenant and a houseowner. It can be written or verbal, which is signed or entered before a tenant decides to rent a room.

Housing Unit: A housing unit is a structure or part of a structure or the space that is used as a home, residence or sleeping place by one person or more people who maintain a common household.

Housing Deficits: This is the number of houses needed to accommodate the population of an area.

Efiewura Sueme: A local name given to a bag normally used to carry clothes.

1.10 Organization of the Study

This research report comprises five chapters. Chapter One concentrates on the background to the study, the problem, purpose of the study, objectives of the study and the research questions. Another aspect of the chapter is the significance, limitations and delimitations of the study. Chapter Two focuses on a review of related literature. Chapter three concentrates on the methodology and describes the research approach, research design, population, sample and sampling procedures, instruments for data collection and data collection procedures for the study. Also captured in the chapter are the methods of data analysis. In Chapter Four, results and discussion of the findings are presented. Finally, the summary of findings, conclusions and recommendations and suggestions for further studies form the Chapter Five.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

This chapter concentrates on a review of related literature for the study. The chapter covers two sections. It first presents the theoretical framework, while second section reviews empirical literature, which is organised under themes.

2.1 Theoretical Framework

Every research is backed by a theory or set of theories (Nsiah, 2017). The theories that underpin and form the philosophical foundations of the study are Abraham Maslow's Theory of Needs and the Price Theory.

Maslow's hierarchy of needs is a theory in psychology developed by Abraham Maslow in his 1943 paper "A theory of human motivation" in psychological review. Maslow arranged human needs in a hierarchical order, and contended that, until basic needs are met, individuals might not aspire for higher needs. The order from the base is:

The first level of human needs, according to Maslow, is physiological needs. Physiological needs are the needs required to sustain life, such as food, clothing and shelter. According to Maslow, if these fundamental needs are not satisfied, then one will be motivated to satisfy them. Higher needs such as social needs and esteem needs are not recognised until one satisfies one's basic or physiological needs (Van Niekerk, 1987 as cited in Wanda, 2005).

When physiological needs are met, one's attention turns to safety and security needs. Safety needs are those that protect us from physical or emotional harm. Such needs

are fulfilled when the person lives in a safe area or environment, have access to medical care or health insurance, is given job security etc. Also safety needs differ according to age, the needs of a child, will be different from that of an adolescent or an adult. Children need security from their parents, family and peer group, while adults need security from insurance companies, employers etc (Cianci & Gambrel, 2003).

The third level of needs is social needs. As noted earlier, when safety needs have been met, there is now craving for social needs. Social needs are also known as love and belonging, is the first level of higher needs. Social needs are those connected with the human interactions which the person faces in whatever situation he or she finds himself or herself. Some examples of this are friendships, belonging to a group, giving or receiving love (Afful-Broni, 2010). When people are socially happy, they then search for esteem needs.

All humans need to feel respected, including the need to have self-esteem and self-respect. Esteem presents the typical human desire to be accepted and valued by others. People often engage in a profession or hobby to gain recognition (Afful-Broni, 2010). The last level of needs which is the highest is self –actualization. This is at the top of Maslow’s hierarchy of needs. In this hierarchy, a person is said to have reached his full potential in self-actualisation. Unlike the lower needs, this one is fully not satisfied; as we grow psychologically, there will always be new opportunities to continue to grow or be awakened to that higher level of progress in the hierarchy. The self-actualized person needs include wisdom, truth, and justice. According to Maslow, only a very small percentage of the human population ever reaches that level of self –actualization (Appiah, 2015).

2.2 Relevance and Application of Maslow's Theory to the Study

The need for shelter is met when one achieves physiological needs. Housing can be a storage, preparation and eating space for food. It may also provide a sense of safety from the outside world. It is thought of as a place of comfort and contentment. Housing may provide a sense of safety due to safe location and neighbourhood and/or safety features (fire alarm, security system and well-built construction).

Individuals also spend many hours in their homes with others that share the same living environment. A home can help shape relationships and aid in building strong bonds between family members. When family members work together towards a common goal (i.e. household chores) they learn to work as a team and accept each other as a group, giving a sense of belonging.

An individual's home can tell others a lot about him/her. An attractive house that is clean and organised can gain the respect of others much more than a dirty and cluttered house. A house is a place where one can move towards becoming his/her most capable self. He/She is able to be most creative in their own space and can develop his/her future potential.

Looking at the relevance and the relatedness of Maslow's theory of needs to housing, and the fact that every human being has to satisfy the physiological needs which are the basic needs (food, clothing and shelter) and more importantly shelter, people are forced or obliged to look for rented accommodation which increases the demand for rented accommodation. When demand rises, homeowners take advantage of the situation and use it to take tenants through various forms of experience, both positive and negative.

Again, due to the need to have shelter, individuals also look for land to build and the demands for land has also caused so many litigations between land owners and land buyers. This experience has brought about the introduction of land guards who sometimes foment trouble for people looking for shelter.

2.3 Limitations of the Maslow's Theory of Needs

According to Appiah (2015), Maslow's Theory has been criticized on the following grounds:

- (i) The theory lacks scientific proof. There is no scientific proof to support Maslow's theory. That people have different needs at different times is obvious, but there is a question about its hierarchical nature. Real-life experiences contradict the theory of Maslow. For example, in many African societies, social needs come before all other needs. The individual is concerned about being accepted and feeling a part of the tribe, the family, clan and even the village.
- (ii) The theory does not encourage initiative. Others critique the theory on the grounds that, it kills an individual's initiative. Individuals are not encouraged to create something for themselves.
- (iii) People might have more than one need at a time. In real-life situations, there is a lack of evidence to show that people are motivated to satisfy only one need at a time. Contrary to what Maslow seems to say, we know that as humans, we are sometimes looking to satisfy a multitude of needs at the same time.
- (iv) Maslow does not seem to know or recognize the person who neglects physical needs in pursuit of aesthetic or spiritual needs.

2.4 The Price Theory

The Price Theory is an economic theory that, states that the price for any specific good or service is based on the relationship between its supply and demand. The theory of price posits that the point at which the benefit gained from those who demand the entity meets the seller's marginal costs is the most optimal price for that good or service.

The Price Theory in the microeconomic principle uses the concept of supply and demand to determine the appropriate price point for a given good or service. The goal is to achieve the equilibrium where the quantity of the goods or services provided matches the demand of the corresponding market and its ability to acquire the good or service. The Price Theory allows the price adjustments as market conditions change.

2.5 Relevance and Application of the Price Theory to the Study

The Price Theory emphasizes that, rented accommodation has prices for each unit of houses, and these prices are determined in the market by the forces of demand and supply. In rented accommodation, the houseowners serve as the supply side while the tenants serve as the demand side. The houseowners and the tenants work together to come out with a price (rent) for rented accommodation. When demand and supply conditions change for rented accommodation, it becomes impossible theoretically for the market rent to remain the same.

2.6 Limitations of the Price Theory

The Price Theory has its limitations. They include the following:

- (i) It simply provides a theoretical analysis of the working of the individual parts of the economy. But the operation of individual parts does not give a true picture of the working of the economy. Every economic unit is so complex

and requires such minute description and analysis that price theory is unable to do justice.

- (ii) It only lays down guidelines based on a given data. Often the data are not reliable. It is based on estimation which may prove to be wrong.
- (iii) Even the assumption on the rationality on which decision-making is based to achieve the most efficient use of scarce resources is seldom observed by businessmen and consumers. Still, the assumption of rationality helps in economising scarce resources with efficiency.
- (iv) The Price Theory may not give a description of the real world since it is based on limited data and unrealistic assumptions but by concentrating on the most important data we get an insight into the working of the economy.

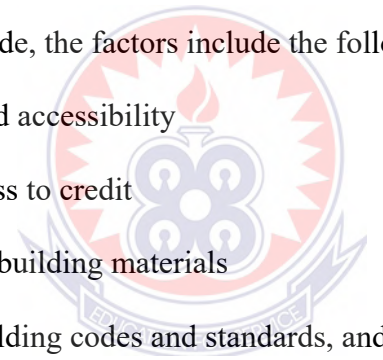
2.7 Housing Situation in Ghana

Housing in Ghana is undergoing several changes. The changes are dramatic in the sense that, it is moving from bad to worse as the day goes by. Those mostly affected by this development in this country are those who live in the urban areas which are characterised by high population growth and increasing urbanisation resulting in increased demand for houses (National Housing Policy, 2015).

The worse affected of the urban areas in Ghana are the Ashanti and Greater Accra regions. The 2011 UN-Habitat report found Ghana's housing situation to be inadequate, especially for the urban poor. Like many developing countries around the globe, Ghana is also faced with a shortage of housing units. The annual increase in the country's population does not correspond to the increase in housing stock which increases the housing deficit we have as a country (National Housing Policy, 2015).

The housing situation of an individual in Ghana depends on several factors. The quality and type of housing units one may prefer depends on age, family size, geographic location and most importantly income levels (Yirenkyi, 2014). For example, a young man in the low-income bracket who is starting life without a wife and children will choose a single room while a middle-aged man with children may go in for a chamber and a hall or a two – three-bedroom apartment depending on his location and income level (Devtraco, 2019).

The National Housing Policy of Ghana (2015) identified the key issues and challenges in housing. According to the policy, the constraints against the nation's ability and capacity to resolve the housing crisis are influenced by both demand and supply factors. On the supply side, the factors include the following:

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- (i) Land cost and accessibility
 - (ii) Lack of access to credit
 - (iii) High cost of building materials
 - (iv) Outdated building codes and standards, and
 - (v) Lack of effective regulatory and monetary mechanisms

On the demand side, it is basically affordability in the face of the generally low level of income of the people (National Housing Policy, 2015). The population of the various regions in Ghana, indicating the corresponding houses and households in the regions as shown by the 2010 Population and Housing Census indicated the differences in households and available houses in the country (GSS, 2012). It is identified that, generally, the number of households in each region is higher than the houses in the region, that is, some households do not have access to adequate accommodation facilities and others live in crowded houses and rooms. Also, the

highest distribution of houses can be found in the Ashanti Region, with a percentage of 16.9 with a corresponding highest population of 4,780,380 and a household figure of 1,126,216. This is followed by the Greater Accra Region, with a population of 4,010,054 and a housing distribution of 14.0 percent and a household figure of 1,036,426. Although these regions have the highest distribution of houses in the country it does not guarantee adequate housing supply to their residents (GSS 2012).

The number of persons per dwelling unit in Ghana fell from 10.57 in 1960 to 9.05 in 1970, but by 1984 increased to 10.1 and reduced to 5.1 by 2000. Also, UN-Habitat (2011) housing sector profile states an occupancy maximum of 2.5 people and 3 persons. Housing in Ghana is said to be very crowded, according to the UN, with almost 60 per cent of households in urban Ghana occupying single rooms.

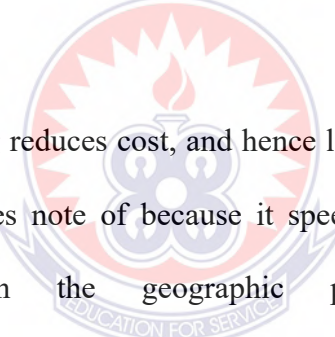
Housing provision in urban areas in Ghana has been characterised by high and ever-increasing costs for both residential and public buildings (Osei-Tutu&Adjei-Kumi, 2009). According to the Bank of Ghana (2007), housing is the most expensive expenditure in the budget of a household. Prices of rented accommodation continue to be unaffordable to a significant number of people, especially the urban low-income households (Addo, 2015).

The high cost of rented accommodation has serious consequences on the budget of one's family, especially for low-income earners. After payment of rent advance, there is little left to meet other family responsibilities such as paying for utilities, education, health care and meeting family emergencies. The issue becomes more difficult when one has to borrow money to pay for his or her rent (Addo, 2015).

Although successive governments keep on undertaking several affordable housing projects, in the end, the houses are taken over by middle and high-income earners, leaving the poor and low-income earners. Thus, affordable housing itself may not even be affordable to the low-income earner who should be the main target.

2.8 Importance of Rental Housing

Rental housing plays a major role in the development agenda of many countries. Its significance and contribution cannot be overlooked. A study by Dzamgmeh (2012), who conducted research into the prospects and challenges of rental housing in Ghana, using the mixed method approach with questionnaire and interview guide as the research instruments, came out with the following as the importance of rental housing in Ghana:

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- (i) Rental housing reduces cost, and hence less of a barrier to mobility, a fact economist takes note of because it speeds the adjustment of the labour market when the geographic pattern of labour changes (Green&Hendershott, 2001). This means that renting allows people to easily relocate to a place when they change jobs, when they are transferred from one geographical area to another.
 - (ii) Rental housing lowers transactions costs that constitute market inefficiencies and produce deadweight losses (Haurin&Gil, 2002).
 - (iii) Rental housing provides an opportunity for real estate risk to be pooled and diversified by larger-scale owners better able to manage and professionally assess real estate risk.

- (iv) Rents are set in a competitive market while the costs of home ownership depend on the individual mortgage choices made by homeowners (Belsky & Calder, 2004). By virtue of not having to obtain a mortgage, rental housing is accessible to more households (Avery & Canner, 2005). By virtue of not having to qualify for an individual mortgage, renting can be a better deal for households with no or impaired credit histories because its costs are not usually tied to the past credit history of the renter.

- (v) Renting gives people flexibility on how individuals manage their household budgets, moving to cheaper housing when times are hard and to better housing when their incomes increase or freeing up more of their earnings for more essential needs like food, education, medical care or emergencies. Renting also allows people to send more of their city earnings home to relatives, or to invest in buying land or building a house back in the village as in the case of migrants (Gilbert, 2004). This means that rental housing gives people a place to stay and work while they save to build their own house back in their villages or hometowns. It also provides a means through which poor and middle-income homeowners, including women and the old, can increase their incomes (Gilbert, 2004). Renting by this, support the income of homeowners through rent advance paid by tenants.

- (vi) It provides urban authorities with a way in which cities can reduce the housing deficit (Gilbert, 2004). Individual landlords support government efforts in reducing the housing deficits in major cities and towns. City

authorities, therefore, find rented accommodation as one of the most important ways of solving urban housing challenges.

2.9 Types of Rented Accommodation in Ghana

Accommodation in Ghana has evolved over the years. The housing market has seen a significant rise since the 1990s. A country once overflowing with compound houses and bungalows has added to its portfolio many luxurious apartments and mansions, especially in Accra. Devtraco (2019), one of the most trusted real estate development companies in Ghana, conducted field research into housing in Ghana and came out with the following types of rented accommodation.

- (i) **Single room:** This type of accommodation is one of the most affordable types of accommodation for rent in the country. There are two types of single room accommodation, the single room self-contained and the single room with communal facilities. As the name suggests, it is a room where, if self-contained, has toilet facilities and a small kitchen in the room. Alone single room consists of just a room. Communal bathroom and kitchen facilities are available for one and other members of the house. This type of accommodation is available for people of low income, new entrants into the job market and newly married couples looking to start life.
- (ii) This is a variation of the single room is the chamber and hall. A chamber and hall is one that has a bedroom and another room referred to as the hall to dine in, entertain guests or just relax in. In most cases, the toilet facility is inside the rooms. Alternatively, there can be communal toilet facilities. This type of accommodation, like the single room/self-contained, can be found in most

areas where there are no residential areas or where the cost of living is low (Gober,1992).

(iii) Moving away from the single room accommodation type, the accommodation which most middle-income Ghanaians or those who have larger families can go for is the 2 or 3-bedroom apartment according to the research or as found by the Devtraco plus. This is the 2 bedroom or 3 bedrooms house where there will be at least two bedrooms, a hall and one kitchen. In most cases, there will be one toilet and a bath. With 3 bedroom houses, one room will have its toilet and bath. This room in Ghana is referred to as the master bedroom. This accommodation type is preferred by most middle-income Ghanaians due to the price. Renting a house with more rooms, facilities become increasingly more expensive, depending on the location as well (Ehwi, Asante & Morrison, 2020).

(iv) The luxury apartment: As Ghana becomes more and more appealing to expatriates, there is an increasing hunger for high-end apartments in prime areas of Accra. This has provided real estate companies with an opportunity to take advantage of and provide luxury apartments in the city of Accra. These apartment complexes provide a variety of facilities with a high level of comfort and security that is necessary to attract these expatriates. It is, hence, no surprise to see various new developments spring up all over the country. With the increasing influx of business into the country, the demand for these luxury apartments will remain high (Obeng, 2011).

A cross-sectional survey conducted by Nsiah (2017) identified different kinds of house, and these were grouped into four main types, namely single-storey, detached houses, semi-detached and compound houses. The findings of the study showed that, all these types of house have rooms which are rented out to residents. The results indicated that, the accommodation type mostly occupied by people in the study area were compound houses, which constituted 83.4 percent of houses that were rented by tenants in the study community. Single-storey (7.9 percent), detached (3.8percent) and semi-detached (4.9per cent) types of houses were also identified by the study. The findings from this empirical study signified that compound house is the most preferred type of house in the rental housing market in the study area. This agrees with the report of the 2010 Population and Housing Census that revealed that, in the Accra Metropolis, compound houses (67.7per cent) were the major types of houses found (GSS, 2012).

In another study, Dzangmah (2012) adopted the mixed-method approach using a questionnaire and an interview guide as the instruments for data collection. Revelations made by the study show that, the four major types of dwelling units are compound houses, semi-detached houses detached/separated houses and multi-storey flats. Again, the study found that, the high proportion of people in compound houses is partly due to the differential cost of the other housing types. Thus, since compound houses have household sharing facilities like bath, toilet, kitchen and others, such rental option is relatively less costly and more affordable to particularly the low income earners who dominate urban population. For instance, a chamber and hall in a compound house in Nungua where facilities are shared cost GHC70.00-80.00 per month, whereas a similar unit with facilities for exclusive use of household in the same neighbourhood cost GHC 80.00 -120.00 per month. The semi-detached houses

also form a significant form of rental housing option. The fairly high proportion of semi-detached houses is explained by the fact that Tema was planned and therefore several semi-detached estate houses were put up to attract people to purchase and settle there. The study concluded that this has eventually been converted to rental units by their owners with mostly less than five tenants.

2.10 Challenges Associated with Rental Housing in Ghana

Building a rental sector creates many challenges, largely because the rental market has multiple players, not all have equal power. Peppercorn and Taffin (2013) came out with the following challenges in the rental housing sector:

- (i) Tenants fear that they can be exploited. They can be forced to live in poor conditions with little power and could lose their home if they complain.
- (ii) Houseowners worry that they might have difficulties with tenants that could pose financial and legal challenges, particularly if a tenant damages the unit or does not pay the rent.
- (iii) Governments see the costs of subsidies as a concern.
- (iv) Housing advocates note that some rental housing units are in poor condition.

Nsiah (2017) sought to assess rental housing delivery in Abeka in the Accra Metropolitan Area (AMA). The author employed an explanatory research design with a mixed -method approach and a questionnaire and an interview guide as the instruments for data collection. The study discovered the following as the challenges commonly faced by tenants in Ghana:

- (i) Many tenants express their sentiment about how higher rent is affecting their daily lives. Some tenants spend as much as 30percent of their incomes on rent. The rate at which the rent is increased, especially without

notice is a big challenge confronting them, but since they do not have an option, they are forced to pay. The results also indicated that 71.2 per cent of the respondents complained about rent affordability especially when the rent advance is increased without any prior notice.

- (ii) Another challenge facing tenants, according to the study was poor quality of housing and poor maintenance. The respondents also came out to express their frustration on the poor quality and lack of maintenance of the housing units they live in. Poor quality can be seen in terms of overcrowding and lack of maintenance of the housing units by the landlords. This posed a health threat to the tenants whose complaints did not yield any positive response from their owners. In all, 76.9 per cent of the respondents complained about the poor quality of housing and lack of maintenance in their housing units.
- (iii) The study further found that, there were inadequate facilities and services in most of the houses selected for the study. Some tenants lamented that there were no toilet facilities in their homes and were compelled to use public toilet; they had no kitchen and the whole house used only one bathroom which creates congestion especially in the morning. Water was also a big challenge to most of the tenants according to the study.

Dzangmah (2012) also conducted a research on the prospects and challenges using explanatory research methods with a questionnaire and an interview as his instruments for data collection. His research came out with the following as the challenges of rental housing in Ghana.

There is poor supervision by the Rent Control Department (RCD). This is attributed to the fact that RCD does not have enough staff and logistics such as vehicles to undertake proper supervision. RCD nationwide can boast of only one car which is at the head office. RCD also do not have enough offices in the country. Not all the district even has rent control offices. This clearly shows that there are inadequate personnel at the office, despite the huge complaints that come to the office. The study also revealed that, there is no data on the number of houseowners and tenants in the country. This makes it difficult when it comes to planning and taking decision relating to the sector.

The problem of the land tenure system in Ghana is also a challenge to those who supply rental housing. Lands are being controlled by families and clans, and this makes it difficult for one to get land to build. Access to credit to purchase land is also a major headache to providers of rental housing due to their inability to provide the necessary collateral. This account for the reason why there are so many land litigation issues in the country, and this also affects the quantity of housing units to be supplied. In an article published by Luginah, Arku & Baiden (2010) on housing and health in Ghana, the psychosocial impacts of renting a home gave the following as residents' experiences of renting a home in the Accra metropolis.

A lot of residents shared their experiences that finding a home in Accra is very difficult. This means that the demand for accommodation far exceeds the supply of housing units available. In some situations, some tenants have to pay rent advance for uncompleted buildings to houseowners, with the aim of the houseowner using the money to complete for them while they wait. Apart from the difficulty in finding accommodation, the cost of the advance is also a major headache to those who rent

houses. The availability and affordability of rented accommodation in towns and cities cause problems to tenants.

The interpretative methodology involving in-depth interview also came out that the advance rent system is a silent killer. One of the bad experiences people have when it comes to renting in towns and cities in Ghana is the advance rent system which many see as a silent killer. Even though some people see the ability to raise enough money for the advance rent as a form of stability and providing long term shelter, many see it as a big headache in their daily lives (Luginah, Arku & Baiden, 2010).

To many tenants, the expiration of their advance gives them problem as many are unable to raise money again to pay the next advance which normally comes with an increment over the previous ones. Some do have to borrow money from relatives, friends and even banks in order to pay for rent advance. The inability of tenants to raise the next advance payment results in eviction. This results in some high level of insecurity and fear making tenants experience sleepless night if they cannot afford (Luginah, Arku & Baiden, 2010).

Furthermore, insecurity and the fear of eviction is also a bad experience tenants were going through. A lot of tenants also talk about the fact that they feel insecure at where they live because they don't know when their houseowners will ask them to live especially when they are unable to meet new advance obligations. The pressure of being evicted contributes to more stress and ill health. This affects their ability to do long term planning (Arku, Luginah, & Mkandawire, 2012).

Last but not least is the renters meaning of a home in Accra: a fear of ontological security. Many people also shared their frustration and lack of privacy in their homes.

This stems from the fact that so many people are sharing basic facilities such as toilet, bathroom and kitchen. Some homeowners are also not giving breathing space to them as they monitor what they eat, who visits and so on. It looks like many of these renters are on surveillance by their homeowners. Some tenants also claim that they do find peace of mind at work than their homes. This clearly shows that a lot of people are going through painful experiences at their various homes even though they are managing (Luginaah, Arku, & Baiden 2010).

Challenges of Rental Housing in the United States of America

The Joint Centre for Housing Studies of Harvard University (2017), came out with the following as the challenges of rental housing facing the American people:

Between 2001 and 2015, the number of very low-income households (making less than 50 percent of area median) was up 29 percent, from 14.9 million to 19.2 million. According to HUD's Worst Case Needs 2017 Report to Congress, this includes a comparably large increase in the number of extremely low-income households (making less than 30 percent of area median) from 8.7 million to 11.3 million households. At the same time, the number of very low-income households receiving rental assistance rose only 14 percent, from 4.2 million to 4.8 million. As a result, the share of very low-income households that receive rental assistance declined from 28 percent to 25 percent over this period (American Rental Housing, 2017).

A reduction in the assistance given to renters affected their ability to rent a home. This was shown in the gap between the need and assistance in the long waiting list for rental assistance in most cities in the United States of America. The assistance was cushioning them and for that a reduction created some challenges for households who needed them the most. In one extreme example, Los Angeles reopened its waitlist for

housing choice vouchers in October 2017 for the first time in 13 years, anticipating as many as 600,000 applications for 20,000 spots on the list (American Rental Housing, 2017).

Another challenge is preserving the affordable housing stock. The nation's stock of both assisted and privately owned low-cost rentals includes many units at risk of loss. Public housing, in particular, has a large backlog of needed repairs and improvements, last estimated at \$26 billion in 2010, and its annual maintenance needs of \$3.4 billion exceed congressional appropriations. This clearly shows that the inability of preserve and maintain these affordable housing units affects those who depends on those houses for shelter (Li, Waldorf, & Florax, 2011).

Tracking homelessness also came up as one of the difficulties facing some of the states. In the early 2000s, HUD launched an initiative challenging cities to develop plans to end chronic homelessness within ten years. The 2010 Federal Strategic Plan to Prevent and End Homelessness subsequently broadened this effort by setting goals to end chronic and veteran homelessness within five years and homelessness among families with children and unaccompanied youth within ten years.

Efforts to reduce homelessness appear to be working, at least at the national level. According to HUD's Annual Homelessness Assessment Report (AHAR), the number of people who were homeless on a single night in January fell 15 percent from 647,000 in 2007 to 550,000 in 2016. Nearly this entire decline was due to decreases in the number of unsheltered homeless people, with the number of sheltered homeless people remaining almost constant. The reductions are also largest among the groups most likely to be unsheltered, including the chronically homeless (down 35 percent in 2007–2016) and homeless veterans (down 47 percent in 2010–2016). Less progress

has occurred in reducing homelessness among families with children (down 17 per cent in 2007–2016).

Evictions and force relocation is also another challenge in rental housing that came from the findings of the report. According to the 2015 American Housing Survey, 7.5 percent of all renter households that moved in the prior two years did so because they were “forced to move by a landlord, a bank or other financial institution, the government or because of a disaster or fire.” It is difficult to know how many of these forced moves were due to formal evictions through the court system, informal evictions, or other events (American Rental Housing, 2017).

Similarly, The Milwaukee Area Renters Study offers a more complete picture, reporting that 13 percent of renter households in the City of Milwaukee experienced a forced move within the two years preceding the study. Growing income segregation. Residential segregation by income has increased steadily in recent years, especially among households with the highest and lowest incomes. This trend adds to the challenges posed by entrenched residential segregation by race and ethnicity in many cities. It also raises concerns that low-income renters have increasingly limited access to a full range of neighbourhoods. This affect the scope within which a low income person can stay or look for accommodation. This challenge also has an effect on educational attainment, employment, socio-economic mobility, and health of low income renters.

During disasters, the number of housing units reduces. Many homeowners are unable to rebuild their houses after major disasters and since majority of people depends on rented accommodation in many cities in the United States, damage caused by a disaster affect many households. For example, the damage brought by natural

disasters in 2017 will pose substantial rebuilding challenges for years to come. Much of the housing stock lost in the recent hurricanes, for example, was renter-occupied (American Rental Housing, 2017).

In another study by Yirenkyi (2014), he examined urban housing supply challenges and their implications for affordable housing in Accra, using the mixed method approach and came out with the following as the challenges in rental housing:

- (i) High cost of rent forms one of the common challenges many of the respondents were complaining of. The high cost was seen in the advance demanded by landlords before securing the accommodation and the rate at which it was increasing.
- (ii) The second challenge was the problem with housing agents who cheat renters and sometime dupe them because they have lot of clients chasing them for accommodation. Some agents even receive bribes before performing their duty.
- (iii) Some also complained of the condition of the environment when it rains. Some places get flooded making life uncomfortable for people during the raining season.
- (iv) The inappropriate character of some tenants is also something worrying tenants in compound houses (Yirenkyi, 2014).

2.11 Government Policies on Rental Housing: An International Perspective

Globally, due to the high demand for rented accommodation and the challenges countries are facing in meeting their housing needs, many governments have developed policies in order to manage and control the rental housing sector. This section focuses on governments' policies on renting from the international

perspectives. The countries that will be considered are: China, Germany, France, South Africa and Ghana

China

China has a large construction sector, of which housing represents about one-half of the annual volume. Per capita residential space has quadrupled in urban areas between 1978 and 2007 (Man, Zheng, & Ren 2011). The formal homeownership rate is between 84 and 86 percent. Housing affordability has become a major issue in recent years following rapid increases in house prices. The housing sector in Chinese cities needs to cope with the demand pressure caused by migration from rural areas and the aspiration for better quality housing by providing affordable housing both owner-occupied and rental (Peppercorn & Taffin 2013).

Main Shifts in Housing Policy

Until 1978, most people in urban China were housed by a welfare housing system in which the government or state-owned enterprises produced and allocated housing almost free of charge. Over the next two decades, only a small scale privatization of public housing took place. In March 1998, a major reform was announced that called for a rapid phasing out of the welfare housing system. This reform encouraged urban residents to buy their current homes from the state-owned enterprises or purchase housing from the market. In fact, all new residential housing units built after January 1, 1999, were to be sold on the open market. State-owned enterprises were prohibited from building any more welfare housing for their employees (Yuan, Zheng, & Skibniewski, 2018).

There are several types of affordable housing in China, including economic and comfortable housing, price-capped housing, public and low-rent rental housing, and

resettlement housing (Ulrich, Hoosain, & Wong 2011). Economic and Comfortable Housing is designed as a way for lower-middle-income and middle income urban residents to own their own units. It involves government subsidies and profit caps for developers. The primary subsidy vehicle is the allocation of state-owned land at no cost. In addition, projects are subsidised by the reduction or abatement of development costs and fees paid to local governments. Developers' profits are limited to 3 percent. To maintain affordability, the units are generally smaller than unsubsidized apartments. To prevent developers from capturing the subsidy, actual selling prices are supposed to be set so as to ensure that they remain below agreed-on thresholds (Gan, Zuo, Chang, Li & Zillante, 2016).

Municipal governments are expected to build and manage rental housing for low- and middle-income residents. Housing for middle-income residents is called public housing. Recently, the central government urged municipal governments to build 700,000 new units between 2011 and 2015, with 300,000 public rental apartments and 400,000 apartments reserved for people displaced because of demolition. Many municipal governments announced plans to increase the supply of affordable housing, including public rental housing. By 2015, Beijing plans to build one million government-subsidized apartments to house low- and middle income residents who do not own their homes or who live in extremely small homes (Peppercorn & Taffin, 2013).

Germany

Germany has one of the lowest home ownership rates in the world. It now reaches only 43 percent and is rising slowly. This is because of several factors: the population is concentrated in urban areas; there is no cultural bias for home ownership; tenants

enjoy a high level of protection; and rental investment has long been favoured by the tax law through accelerated depreciation. The rental sector offers a wide range of dwellings at moderate prices. Buying a house is expensive: the house price-to-income ratio is between 6 and 7, which is much higher than in France or the United Kingdom (where it is 4–5). Moreover, the lending standards are conservative, with a loan-to-value ratio of 60 percent. Therefore, first-time buyers are older than elsewhere and a large number of German households choose to remain tenants for their whole life, although they could afford to purchase a home (Droste & Knorr, 2011).

The Legal Framework

The basis for all lease agreements regardless of the houseowner—individual or company, public or private—is the civil code. The lease is necessarily indefinite. Apart from noncompliance of the tenant (nonpayment of rent, damage to the property, or antisocial behaviour), the only legitimate reason a landlord can invoke to terminate the lease is personal occupancy. However, even here it may be difficult to make the tenant leave. If the tenant refuses to comply and appeals to the courts, the houseowner will not necessarily win, because the judge takes into account the situation of both parties: if the tenant is more fragile than the houseowner, the recovery may be long and difficult. In addition, because individual houseowner own five rental units on average, the recovery for personal occupation may relate to only a small number of cases. The tenant thus has a virtual right to security of tenure. This safety, coupled with relatively low rents, is the main explanation for the lower appetite for home ownership than in most other European countries. Selling the rented unit is allowed. The tenant or a designated family member benefits from the right to preempt. In case of default, the houseowner may initiate an eviction process. The procedure takes about one year, and the cost to the landlord—including unpaid rents, legal fees, and

costs of degradation—often reaches very high amounts. To the greatest extent possible, homeowners try to avoid using this procedure (Droste, & Knorr, 2011).

France

The orientation of housing policy in France is underscored by two general principles: The first principle is the “enforceable right to housing,” which was made a law in 2007. The “right to housing” means having access to and remaining in decent housing. “Enforceable” means that eligible households that do not get a unit may sue the state. A number of mechanisms, such as low-rent housing and housing allowances exist; however, local authorities are not able to guarantee the availability of a housing unit for those in urgent need. The number of homeless was recently estimated at 133,000 and that of individuals without a personal dwelling at 685,000.

The second principle is the freedom of choice in housing, including tenure, type of housing, and location (Amzallag & Taffin 2010). These two principles—the right to housing and freedom of choice—require a sufficient supply of housing, in quantity and quality, as well as in diversity of tenure and social mix. This implies avoiding the concentration of low-income households in social housing and underserved areas. As part of this policy, the law on solidarity and urban renewal (2000) requires that any municipality (except for those with fewer than 3,500 inhabitants, or fewer than 1,500 in the Paris area) belonging to a large urban area (more than 50,000 inhabitants) have no less than 20 percent social housing; those who have less and do not increase the proportion quickly enough are subject to a special tax (Driant & Li, 2012).

The Private Rental Sector

More than 95 percent of the private rental sector belongs to individuals. Low return and heavy management costs have been causing disinvestment among institutional

investors for several decades. Most of these houseowners own only one or two units. Unbalanced tenant-houseowner relationships and heavier taxes have also caused private landlords to sell their property. As a consequence, the private rented stock decreased steadily, losing 1 percent each year in the 1980s, before efficient tax incentives were put in place (Amzallag, & Taffin, 2010).

Regulation of Tenant-Houseowner Relationships

After rent control was partly lifted in 1948, tenant–houseowner relationships were not regulated until 1982 (through the “Quilliot” law) after two changes (the “Mehaignerie” law in 1986 and the “Mermaz-Malandain” law in 1989). Equilibrium seems to have been reached, with the following main features:

- (i) The rental agreement must be in written form; its duration is three years when the houseowner is an individual, six years when it is a company.
- (ii) The houseowner can terminate the lease only when it has expired and only in a limited number of cases (own occupation, sale, etc.).
- (iii) The rent is freely set in all new leases (newly rented unit or new tenant); it is pegged to the “reference rent index” during the three- or six-year lease. The reference rent index is equal to the average of the last 12 consumer price indexes. When the lease is renewed with the same tenant, the reference rent index also applies. The rent can be adjusted to reach the level of similar units in the neighbourhood only if it is far below market level; in the Paris area, such increases are limited to half the gap. Limited increases are also permitted when improvements are made.
- (iv) The law precisely defines which expenses (maintenance, utilities, etc.) will be paid by the houseowner and by the tenant.

Taxation of Rental Housing

Any individual receiving income from a rented housing property has to pay two specific taxes:

Income tax: Rental income is added to a taxpayer's other incomes. In 2012, the marginal rate is 41 percent. The expenses are deductible, including interest payments, maintenance, and management costs. This was designed to take into account depreciation and the few expenses that may not be deducted directly. When the net taxable rental income is negative, the deficit reduces the total taxable income, up to a maximum of a 10, 700. Any additional deficit can be imputed on the rental income of the next 10 years. If the rental income is less than a 15,000, the houseowner may choose to deduct a flat 30 percent, regardless of what his real expenses are.

- (i) **Social taxes:** They represent 13.5 percent of net taxable income in 2012. Companies pay corporate tax at the flat rate of 33 percent. Social housing companies are exempt for their social rental activity. Compared with rented units, owner-occupied main residences benefit from three advantages:
 - (ii) They are exempt from capital gain tax.
 - (iii) Their value is reduced by 30 percent in the calculation of the wealth tax
 - (iv) Imputed rents are tax-free (Peppercorn & Taffin , 2013).

South Africa

The rental housing policy of the Government of South Africa is put together in the rental housing act 1999. This section will look mainly at the Chapters two and three of the act. The chapter two talks about responsibility of government in promoting rental housing and measures to increase provision of rental housing property. In the chapter three, the relationship between tenants and houseowners are also spelt out clearly.

Responsibility of the South Africa Government to Promote Rental Housing

2. (1) Government must:

- (i) promote a stable and growing market that progressively meets the latest demand for affordable rental housing among persons historically disadvantaged by unfair discrimination and poor persons, by the introduction of incentives, mechanisms and other measures that—
 - a. Improve conditions in the rental housing market;
 - b. Encourage investment in urban and rural areas that are in need of revitalisation and resuscitation; and
 - c. Correct distorted patterns of residential settlement by initiating, promoting and facilitating new development in or the redevelopment of affected areas;
- (ii) Facilitate the provision of rental housing in partnership with the private sector.

(2) Measures introduced in terms of subsection (1) must:

- (i) Optimise the use of existing urban and rural municipal and transport infrastructure;
- (ii) Redress and inhibit urban fragmentation or sprawl;
- (iii) Promote higher residential densities in existing urban areas as well as in areas of new or consolidated urban growth; and
- (iv) Mobilise and enhance existing public and private capacity and expertise in the administration or management of rental housing.

(3) National Government must introduce a policy framework, including norms and standards, on rental housing to give effect to subsection (1).

(4) Provincial and local governments must pursue the objects of subsection (1) within the national policy framework on rents housing referred to in subsection (3), and within the context of broader national housing policy in a balanced and equitable manner and must accord rental housing particular attention in the execution of functions, the exercise of powers and the performance of duties and responsibilities in relation to housing development.

Relationship between tenants and houseowners

The relationship between tenants and houseowners as enshrined in the chapter 3 of the act is as follows:

General Provisions

4. (1) In advertising a dwelling for purposes of leasing it, or in negotiating a lease with a prospective tenant, or during the term of a lease, a landlord may not unfairly discriminate against such prospective tenant or tenants, or the members of such tenant's household or the *bona fide* visitors of such tenant, on one or more grounds. including race, gender, pregnancy, marital status, sexual orientation, ethnic or social origin, colour, age, disability, religion, conscience, belief, culture, language and birth.
- (2) A tenant has the right, during the lease period to privacy and the houseowner may only exercise his or her right of inspection in a reasonable manner after reasonable notice to the tenant.
- (3) The tenant's rights as against the houseowner include his or her right not to have
 - (a) his or her person or home searched;
 - (b) his or her property searched;
 - (c) his or her possessions seized, except in terms of law of general application and having

first obtained an order of court: or (d) the privacy of his or her communications infringed.

- (4) The rights set out in sub-section (3) apply equally to members of the tenant's household and to bona fide visitors of the tenant.
- (5) The landlord's rights against the tenant include his or her right to—
 - (a) Prompt and regular payment of a rental or any charges that may be payable in terms of a lease;
 - (b) Recover unpaid rental or any other amount that is due and payable after obtaining a ruling by the Tribunal or an order of a court of law:
 - (c) Terminate the lease in respect of rental housing property on grounds that does not constitute an unfair practice and are specified in the lease;
 - (d) on termination of a lease to— (i) receive the rental housing property in a good state of repair, save for fair wear and tear: and (ii) repossess rental housing property having first obtained an order of court: and
 - (e) Claim compensation for damage to the rental housing property or any other improvements on the land on which the dwelling is situated, if any caused by the tenant, a member of the tenant's household or a visitor of the tenant.

Provisions Pertaining to Leases

5. (1) A lease between a tenant and a houseowner, subject to subsection (2) need not be in writing or be subject to the provisions of the Formalities in Respect of Leases of Land Act. 1969 (Act No. 18 of 1969).
- (2) A houseowner must, if requested thereto by a tenant, reduce the lease to writing.
- (3) A lease will be deemed to include terms enforceable in a competent court to the effect that:

- (a) The houseowner must furnish the tenant with a written receipt for all payments received by the houseowner from the tenant;
- (b) Such receipt must be dated and clearly indicate the address including the street number and further description, if necessary of a dwelling in respect of which payment is made, and whether payment has been made for rental, arrears, deposit or otherwise, and specify the period for which payment is made;
- (c) The houseowner may require a tenant before moving into the dwelling, to pay a deposit which, at the time, may not exceed an amount equivalent to an amount specified in the agreement or otherwise agreed to between the parties;
- (d) The deposit contemplated in paragraph (c) must be invested by the houseowner in an interest-bearing account with a financial institution and the houseowner must subject to paragraph (g) pay the tenant interest at the rate applicable to such account which may not be less than the rate applicable to a savings account with a financial institution and the tenant may during the period of the lease request the houseowner to provide him or her with written proof in respect of interest accrued on such deposit, and the houseowner must provide such proof on request: Provided that where the houseowner is a registered estate agent as provided for in the Estate Agency Affairs Act, 1976 (Act No. 112 of 1976), the deposit and any interest thereon shall be dealt with in accordance with the provisions of that Act;
- (e) The tenant and the houseowner must jointly, before the tenant moves into the dwelling inspect the dwelling to ascertain the existence or not of any

defects or damage therein with a view to determining the houseowner's responsibility for rectifying any defects or damage or with a view to registering such defects or damage, as provided for in subsection (7):

- (f) at the expiration of the lease the houseowner and tenant must arrange a joint inspection of the dwelling at a mutually convenient time to take place within a period of three days prior to such expiration with a view to ascertaining if there was any damage caused to the dwelling during the tenant's occupation thereof.
- (g) on the expiration of the lease, the houseowner may apply such deposit and interest towards the payment of all amounts for which the tenant is liable under the said lease, including the reasonable cost of repairing damage to the dwelling during the lease period and the cost of replacing lost keys and the balance of the deposit and interest, if any, must then be refunded to the tenant by the houseowner not later than 14 days of restoration of the dwelling to the houseowner;
- (h) the relevant receipts which indicate the costs which the houseowner incurred as contemplated in paragraph (g), must be available to the tenant for inspection as proof of such costs incurred by the houseowner;
- (i) should no amounts be due and owing to the houseowner in terms of the lease, the deposit, together with the accrued interest in respect thereof must be refunded by the houseowner to the tenant, without any deduction or set-off within seven days of expiration of the lease;
- (j) Failure by the houseowner to inspect the dwelling in the presence of the tenant as contemplated in paragraphs (e) or (f) is deemed to be an acknowledgement by the houseowner that the dwelling is in a good and

proper state of repair, and the houseowner will have no further claim against the tenant who must then be refunded. In terms of this subsection, the full deposit plus interest by the houseowner;

- (k) should the tenant fail to respond to the houseowner's request for an inspection as contemplated in paragraph (f) the houseowner must on expiration of the lease inspect the dwelling within seven days from such expiration in order to assess any damages or loss which occurred during the tenancy:
 - (l) the houseowner may in the circumstances contemplated in paragraph (k) without detracting from other right or remedy of the houseowner, deduct from the tenant's deposit and interest the reasonable cost of repairing damage to the dwelling and the cost of replacing lost keys;
 - (m) the balance of the deposit and interest if any after deduction of the amounts contemplated in paragraph (l) must be refunded to the tenant by the houseowner not later than 21 days after expiration of the lease:
 - (n) the relevant receipts which indicate the costs which the houseowner incurred as contemplated in paragraph (l) must be available to the tenant for inspection as proof of such costs incurred by the houseowner:
 - (o) and should the tenant vacate the dwelling before expiration of the lease, without notice to the houseowner, the lease is deemed to have expired on the date that the houseowner established that the tenant had vacated the dwelling but in such event the houseowner retains all his or her rights arising from the tenants' breach of the lease.
- (4) The standard provisions referred to in subsection (3) may not be waived by the tenant or the houseowner.

- (5) If on the expiration of the lease the tenant remains in the dwelling with the express or tacit consent of the houseowner, the parties are deemed, in the absence of a further written lease, to have entered into a periodic lease, on the same terms and conditions as the expired lease, except that at least one month's written notice must be given of the intention by either party to terminate the lease.
- (6) A lease contemplated in subsection (2) must include the following information:
- (a) The names of the tenant and the houseowner and their addresses in the Republic for purposes of formal communication;
 - (b) the description of the dwelling which is the subject of the lease;
 - (c) the amount of rental of the dwelling and reasonable escalation, if any, to be paid in terms of the lease;
 - (d) if rentals are not paid on a monthly basis, then the frequency of rental payments;
 - (e) the amount of the deposit, if any;
 - (f) the lease period, or, if there is no lease period determined the notice period requested for termination of the lease;
 - (g) obligations of the tenant and the houseowner, which must not detract from the provisions of subsection (3) or the regulations relating to unfair practice;
 - (h) the amount of the rental unit, and any other charges payable in addition to the rental unit in respect of the property.
- (7) A list of defects registered "in terms of subsection (3)(e) must be attached as an annexure to the lease as contemplated in subsection (2).
- (8) A copy of any House Rules applicable to a dwelling must be attached as an annexure to the lease.

- (9) A houseowner must ensure that the provisions of subsections (6), (7) and (8) are complied with.

Ghana

In Ghana, the government's policy on renting is put together in the rent control law 1986(PNDC LAW 186). The details of the law are explained below:

Section 1- Rent in Respect of Residential Premises

- (1) The rent payable by a tenant in respect of single or two-roomed accommodation in any residential premises shall be as specified in the First Schedule to this Law.
- (2) Where the residential accommodation in respect of which the rent is payable is smaller or larger in dimensions than those specified in the First Schedule the recoverable rent shall be proportionate to the dimensions of such accommodation.
- (3) The Secretary may by legislative instrument amend the First Schedule from time to time as he deems necessary.
- (4) Notwithstanding any provision in any enactment to the contrary and until the 6th day of March, 1987 no houseowner shall raise the rent prescribed by this Law in respect of any residential accommodation referred to in subsection (1) of this section. [As substituted by the Rent Control (Amendment) Law, 1986 (PNDCL 163) s.(a)].

Section 2-Exemptions

The provisions of section 1 of this Law shall not apply to any lease or tenancy

- (a) Held from Government or other State agency;
- (b) Of premises let for industrial, commercial or other business purposes;

- (c) Of premises rented by diplomatic or consular missions, international organizations, foreign companies and firms which under section 1 of the Rent (Amendment) (No. 3) Decree, 1979 (A.F.R.C.D. 51) are required to pay the foreign exchange equivalent of their rents to the Bank of Ghana in the first instance;
- (d) Taken by any incorporated body other than a body the whole proprietary interest in which is held by the Government or other State agency; and (e) where the rent payable exceeds ₵1,000.00 a month.

Section 3-Houses Built by the Tema Development Corporation or the State Housing Corporation

(1) With effect from the commencement of this Law and subject to subsection (2) of this section, any person who derives his title to any premises from the Tema Development Corporation, the State Housing Corporation or other similar housing organisation or agency sponsored by the Government, under a subsisting hire-purchase agreement howsoever called, and who in turn sublets or has sublet the said premises shall (notwithstanding any agreement to the contrary) not charge the tenant or demand or receive from him a monthly rent in respect of the premises which exceeds his aggregate of :

- (i) The installment which that person pays per month to either the State Housing Corporation, the Tema Development Corporation or other similar housing organisation or agency sponsored by the Government, as the case may be;
- (ii) The amount which is the equivalent of the property rate or other imposts payable by such a person in respect of the said premises; and

- (iii) Twenty-five percent of the total of the amounts referred to in paragraphs (a) and (b) of this subsection.
- (2) Where the installment which is paid by the person referred to in subsection (1) to any of the bodies referred to therein, is different from the installment which he would have paid if no deposit had been paid and he had agreed to pay the purchase price of the premises over a period of twenty years from the date of commencement of the hire-purchase agreement, then the reference in subsection (1)(a) of this section to the monthly installment paid by him shall nevertheless be deemed to be a reference to the installment which he would have paid if no deposit had been paid and he had agreed to pay the purchase price over a period of twenty years.
- (3) A certificate issued by any of the said bodies certifying the installment payable under subsection (1)(a) or subsection (2) of this section by any person referred to in subsection (1) shall be prima facie evidence of such installment.

Section 4- Houseowners to Register Leases and Tenancies

- (1) Every houseowner of any residential accommodation referred to in section 1 of this Law shall register with the Rent and Housing Committee every lease or tenancy agreement in respect of such accommodation within fourteen days of entering into the lease or tenancy agreement.
- (2) No houseowner shall demand or receive from the tenant of any residential accommodation the rent in respect of such accommodation without complying with the provisions of subsection (1) of this section.

Section 5-Rent Cards

Every houseowner of any residential accommodation referred to in section 1 of this Law shall

- (a) Issue to each tenant of such accommodation a rent card specifying the following particulars
 - (i) The name and address of the houseowner;
 - (ii) The name and address of the tenant;
 - (iii) The amount of rent payable by the tenant;
 - (iv) Any other particulars prescribed by the Secretary; and
- (b) Furnish to the nearest Rent and Housing Committee a list of the names of his tenants and the actual rents paid by each of them.

Section 6-Recovery of Possession and Ejectment

- (1) Notwithstanding any other enactment to the contrary and until the 6th day of March, 1987, no application shall be entertained for the ejectment of a tenant or the recovery of possession from a tenant in respect of any residential accommodation referred to in section 1 of this Law.
- (2) Nothing contained in subsection (1) of this section shall prevent the making of an application to a Rent and Housing Committee established under Part II of this Law for the ejectment of a tenant or the recovery of possession of any such residential accommodation where the houseowner establishes.
 - (i) a genuine intention to recover possession of the accommodation for personal occupation as a dwelling room or rooms by himself, a member of his family or any person in his whole time employment; or
 - (ii) that the accommodation is reasonably required by the houseowner to be used by him for business purposes.

- (3) Where a houseowner makes an application for the ejectment of a tenant or the recovery of possession on any of the grounds specified in subsection (2) of this section the Rent and Housing Committee may call for any documentary evidence or verification from the houseowner and may if satisfied make such order as it thinks appropriate.

Section 7-Complaints by Houseowner

No complaint or action by a houseowner against a tenant in respect of any residential accommodation referred to in section 1 of this Law shall be heard by the Rent and Housing Committee unless it is satisfied that the houseowner has fulfilled the obligations imposed upon him by section 5 of this Law.

Section 8-Establishment of Rent and Housing Committees

- (1) There shall be established by every District Council within its area of authority a Rent and Housing Committee to perform in relation to that district the functions conferred upon it by this Law, [As substituted by the Rent Control (Amendment) Law, 1986 (PNDCL 163) s.(b)]
- (2) A Rent and Housing Committee shall comprise the following members
 - (a) one representative of the local Committee for the Defence of the Revolution;
 - (b) A representative of the local government authority;
 - (c) A Rent Officer; and
 - (d) A representative of houseowners in the city or town

2.12 Conceptual Framework

According to Agyedu, Donkor and Obeng (2011), conceptual framework is a graphical presentation of the factors that are believed to influence the problem of interest and how these factors relate to one another.

A conceptual framework constructed by Dzangmah (2012) was adopted for this study. This framework shows the relationships in the rental housing sector. It describes a functional rental housing sector's involvement in the demand and supply of rented accommodation. The conceptual framework indicates both the demand and supply sides of a rental housing sector and their relationships which include the government, private formal and private informal providers and high, middle and low-income consumers. Notable among the characteristics of private formal providers is that they are registered with the Registrar Generals' Department. This provides them with legal backing that allows them to make use of tenancy agreements and operates mostly on large scale whilst in the informal sector there is no legal backing.

His framework presented several factors that influence the supply of rented accommodation. Some of the factors include availability of credit, housing policy and land tenure system. On the demand for rented accommodation, some of the characteristics tenants look for include quality of housing units, access to basic infrastructure and services, location, income level and mobility.

Furthermore, the conceptual framework shows that rental housing is common to urban areas. Rental accommodation can be found in urban peripheral areas, inner cities and in townships. Notable among the types of rental housing unit provided in urban areas are detached, semi-detached, block of flats and compound houses. These types of houses have quality characteristics which include physical condition of structures,

access to basic infrastructure and services and social and economic access as well as environmental quality.

Figure 1 below shows conceptual framework adopted for the study as it suits the various components of the rental housing sector which is relevant to the study. In addition, the framework also suits the theoretical focus of the present study. Various components of the framework from Dzangmah (2012) were retained because these are of use to the work.



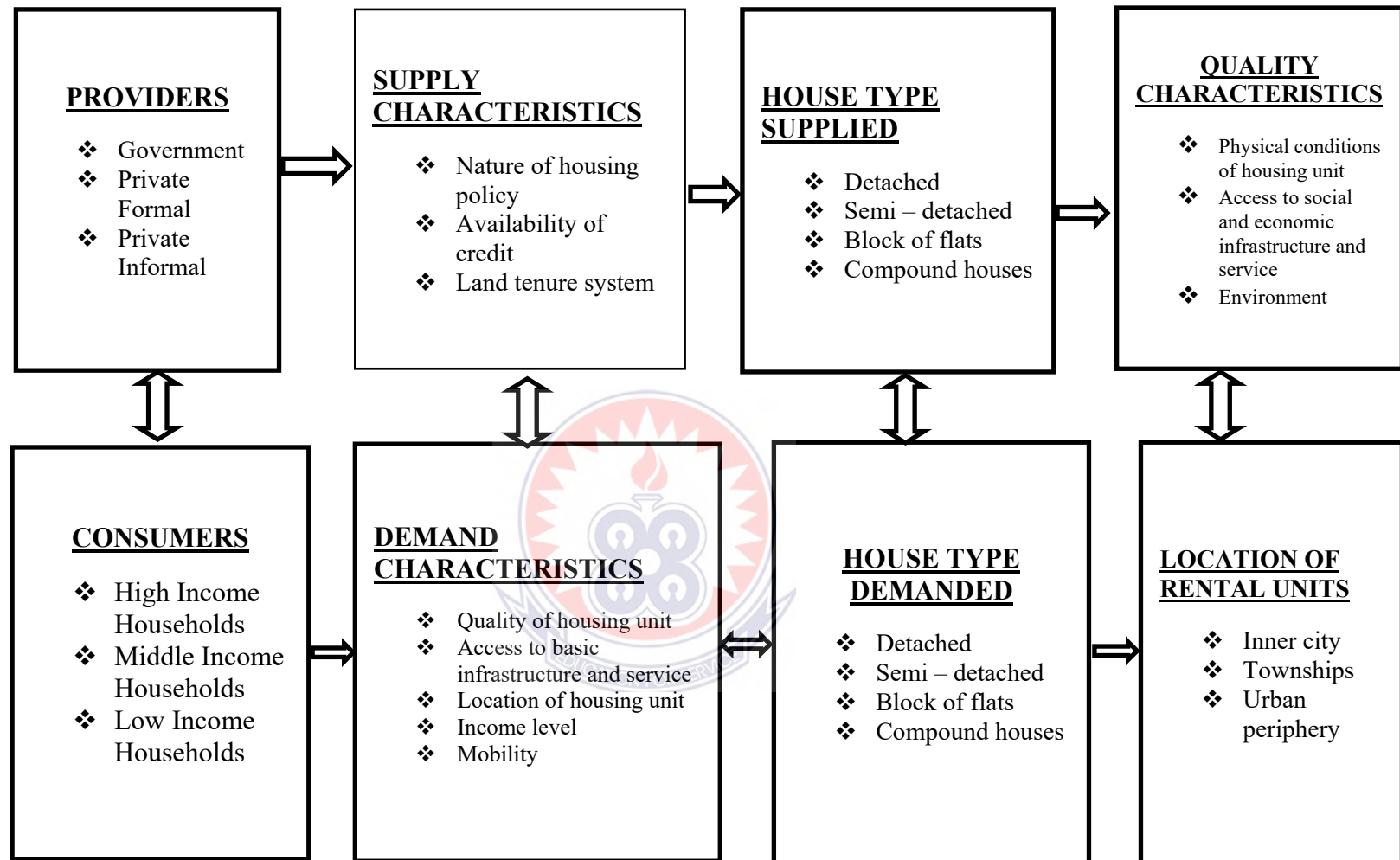


Figure 1: The Relationships in the Rental Housing Sector

Source (Dzangmah, 2012)

2.13 Summary and Gaps

Much of the literature was on classifying the types of rented accommodation based on the housing size. By housing size, researchers concentrated on whether a piece of accommodation was one room, one room apartment, two room, three room apartment and more etc. For example, whilst Devtraco, (2019) classified houses into one room apartment, chamber and hall, two to three-bedroom apartment, Nsiah (2018) classified houses according to housing type. Nsiah's (2017) finding determined whether the sampled houses were room in single storey, detached, semi-detached and compound residential buildings. Parameters such as the availability of amenities, group of populations inhabiting the selected houses are conspicuously missing in their studies. Therefore, the current study seeks to examine the types of rented accommodation based on availability of housing amenities and the group of population living in the housing unit.

As part of its objectives, this study sought to examine the challenges of rented accommodation in the Bekwai Municipality. Even though, previous studies (eg. Nsiah, 2017; Dzangmeh, 2012; Yirenkyi, 2014) provided a lot of insight into challenges encountered by tenants of rented accommodation, these studies methodologically leave so many questions unanswered. The repeated preference for quantitative methods that employ questionnaires as the data collection tool means that these studies touched on the fringes of the research problem under study (Aksu, 2009; Williamson, 2013; Kendall, 2014). Therefore, this study employed mixed methods to painstakingly triangulate the findings of the study to add credence to their generalisability and applicability.

The current study adopted face to face in-depth interview guide and a questionnaires for the collection of data. While the interviews sought to examine the “whys and hows” of the problem, the questionnaires made it possible to collect data from a large number of respondents for the purpose of representativeness and generalisability of the findings.

The last objective of the study was to analyse government policies on renting in Ghana. Some of the relevant studies available were conducted in the western world. Even though some of these researchers analysed government policies on renting as part of their studies, it will be acontextual to apply or generalised their findings to Ghana. The few available works conducted in Ghana were silent on government policies and their relationship with empirical data. Therefore, this study examined government’s policies on renting in Ghana and the public awareness of such policies.



CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the methodology that was used for the study. This chapter discusses the research approach, research design, study area, population, sample and sampling technique, trustworthiness and ethical issues.

3.1 Research Approach

The type of research approach used for the study is the mixed methods. A mixed-method research approach is a procedure for using both quantitative and qualitative methods in a single study or a series of studies to understand a research problem (Creswell & Clark, 2011). The basic assumption is that, the use of both quantitative and qualitative methods, in combination, provides a better understanding of the research problem and questions than either method by itself.

The study was carried out within the socio-cultural context of participants which involved an interaction between the researcher and all key stakeholders in the rental housing sector, including the tenants, landlords and rent control officials.

3.2 Research Design

Research design is about the manner by which a research phenomenon thought is changed into a systematic investigative exercise, or a plan that would then be followed and completed by a researcher or research group (Given, 2008). Saunders (2011) pointed out that, a research design is the arrangement of conditions for the collection and analysis of data in a manner that aims at combining relevance to the research purpose with economy in procedure. Put simply, a research design is a term

employed to refer to a framework for the collection, analysis and interpretation of data. So, it is the logic, master plan, or blueprint for the collection, measurement and analysis of data.

There is a dearth of literature on rental housing that adopted the explanatory design as the blueprint for data collection and the overall conduct of the study. A few studies cited paid lop-sided attention to the use of explanatory design with a focus on quantitative analysis (for example, Nsiah (2017) and Dzamgmeh (2012)). This study sought to complement existing literature on rental housing by combining both quantitative and qualitative research methods. Therefore, this study adopted the parallel mixed method design to collect quantitative and qualitative data in parallel, separately analysed, and then combined, as well as augmenting and explaining primary quantitative results with the qualitative data (Creswell, 2013; Creswell, Clark, et al., 2003). Thus, the researcher collected both quantitative and qualitative data in the same period and combined it during analysis, which explored and explained the experiences of tenants in rented accommodation in the Bekwai Municipality of the Ashanti Region.

3.3 The Study Area

The study area, the Bekwai Municipality is located in the southern part of the Ashanti Region. The boundaries of the Municipality are shared to the North with Bosomtwe District, to the South with Adansi North District, to the East with Besome-Freho District and to the West with Amansie Central District and Amansie West District.

The Municipality covers a total land area of 535.2 square kilometres representing 2.2 per cent of the total land area of the Ashanti Region. Therefore, the Bekwai Municipality has a population density of 220.5 people per square kilometre. This

implies that there are approximately 221 persons inhabiting every square kilometre in the Municipality given the population of 118,024 (2010 Population and Housing census district analytical report). Bekwai Municipality has a household population of 115,445 with a total number of 27, 258 households (GSS, 2012). The housing stock of Bekwai Municipality as of 2010 stood at 19,008.

The condition of houses play important role in measurement of standard of living of population at any given time. Provision of houses to increase the housing stock to meet demand of the increasing population has become the target of governments in Ghana in recent times. Bekwai municipality has a housing stock of 19,008 representing about 3.3 percent of the total housing stock in Ashanti Region. There are 2,510 houses in the urban areas and 16, 498 houses in the rural areas. Average population per house is 6.1 for the Municipality whereas that of the urban and rural are 8.0 and 5.8 respectively. Finally the average household size is slightly higher(4.2) than that for the region(4.1).

The two main type of occupied dwelling units in the Municipality are compound houses (56.9%) and separate house (31.2%). About half (54 percent) of male headed households live in compound houses. For the female headed households, 61.2 percent of them live in compound houses and 27.7 percent in separate houses.

In the urban locality, the compound houses are 65.7 percent of occupied dwelling units followed by separate houses with 18.6 percent. In the rural locality the compound houses represent 54.8 percent of all occupied dwellings units with separate houses accounting for 34.1 percent (GSS, 2012).

The demand side of the housing situation in the Bekwai Municipality is conditioned by the relatively high population and urbanization growth. In particular, rural-urban migration, natural population growth (reflected in an increasing aging population), a growing middle-class and the increasing preferences for small household sizes – all provide the basis for rapid demand for housing which far exceeds the supply of housing, and consequently leads to higher rents (GSS, 2014).

On the supply side, the input markets (land, building materials, infrastructure, finance and labour) dictated by price is combined with the supply-side agents (landlords, developers and construction firms) to produce houses and housing services. According to Mayo et al. (1986), homeowners and to some extent renters are also supply agents or producers if they maintain and upgrade their houses. In all these processes of housing production, relative price is critical as it dictates whether more or less housing or inputs are made available by the various actors or agents. Consequently, where there are challenges with the housing market, the supply side in broad terms is usually constrained by poor policy environment and weak institutional framework. Poor policy environment include the imposition of rent control and prices of land and building materials. While such policy measures are aimed at making rent and housing in general affordable to the majority of the population, they have the unintended consequences of demotivating and preventing developers from investing in the housing sector (Mayo et al. 1986). The long term impact is that new housing are seldom developed as rather than dealing directly with the causes of rising prices, burden is shifted on landlords who are likely to reduce investments in housing under price control regimes. This situation results in housing shortages, and consequently, hikes in rent and housing prices, which hurt most of the poor and low-income groups, the very category of groups the policy of controlled rents and housing prices had

aimed to assist or support. In fact, current housing shortage is partly blamed on the policy of rent control and the general price control regime imposed throughout the 1970s through the 1980s.

The combined effects of supply and demand sides' constraints in the housing market in the Bekwai municipality trigger the process of housing shortage and the development of slums and informal settlements. The incessant demand for housing by rural-urban migrants and city residents – all driven by the desire to explore the economic and life opportunities in the city – results in acute housing shortage under conditions where supply of housing are unable to meet effective demand. Compounded by weak institutional regulations (especially on development control) and poor policy environment, this leads to the development of slums and informal settlements – settlements that are at odds with city authorities' planning and zoning principles as well as their overall vision of the city (GSS, 2014).

Bekwai, the Municipal capital is mainly a low-income community where petty trading is the most dominant commercial activity in the study area. Most of the occupants in the Municipality are tenants, with a relative proportion of privately-owned houses. The Municipality has a nursing training school, public basic schools, private basic schools, public senior high schools, private senior high schools, one Municipal government hospital and other mission hospitals, churches, mosques, shops, a market centre, hotels, drinking sports, bars and restaurants.

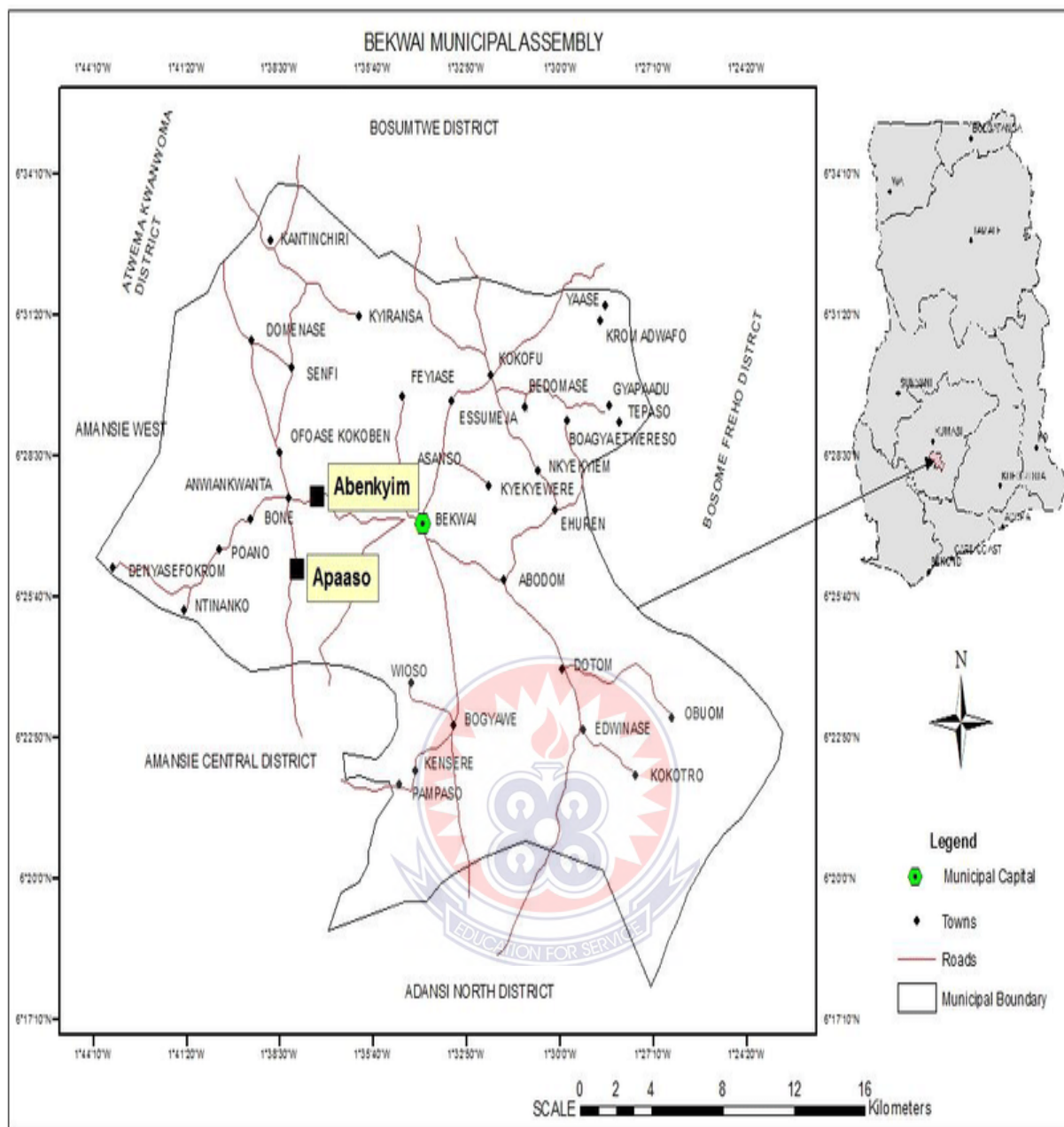


Figure 2: Map of Bekwai Municipality
Source: GSS (2012).

3.4 Population

A study population is the aggregation of elements from which the actual sample is taken (Barbie, 2001). To put it simply, it is the specific individuals or groups from which a sample is drawn. The population of the study included houseowners and tenants in rented accommodation. The houseowners were from both the formal and

informal private rental housing sectors as well as officials from the Rent Control Department.

The purpose for selecting landlords to form part of the study respondents was to determine the state of rental housing from the perspectives of landlords and their role in providing accommodation to the population. Their involvement in this research gave a balanced perspective of the happenings in the rental housing sector because they play a major role in the provision of rented accommodation in the study area.

Tenants who form the occupants of rented accommodation were included in this study as the main respondents. This is because most of the challenges in rental housing delivery affect tenants greatly, and for this reason, they were selected to give their views on rental housing challenges as well as the effects of rental housing on their well-being.

Official of the Rent Control Department (RCD) were identified as part of the stakeholders involved in rental housing delivery, and also serve as a legally mandated institution that deals with issues pertaining to rental housing. Therefore, the RCD was included to help gain understanding from an independent viewpoint on official field observations of the Rent Control office and reports with respect to the state of rental housing in the Municipality.

3.5 Sample and Sampling Technique

Mouton (1996) defined a sample as an element selected with the intention of finding out something about the total population from which the sample was taken. In this study, a sample was drawn out of the target population. The target population was

large and the researcher had difficulty in selecting every individual of the population to form part of the study respondent.

With respect to the type of sampling technique used, the study employed both probability and non-probability sampling techniques. Purposive sampling, a non-probability sampling technique was used in sampling the officials of RCD as well as the landlords. In purposive sampling, sampling of a respondent is done with a purpose in mind (based on the objective of the study and the preference of the researcher). Therefore, in this research, with the purpose of understanding the views of the institutions concerning rental housing delivery, the Rent Control department were sampled because of their involvement in rental housing and housing delivery in general. The rent officer was selected when the researcher paid a visit to the rent control department at the Bekwai Municipal Assembly.

A sampling of household heads was done by using systematic sampling techniques because of the large size of the study area and because the household heads could be found in the houses, houses were systematically selected based on the formula N/n which represents the population size divided by the sample size.

The household heads were selected after the researcher divided the municipality using the suburbs in the municipality. After putting the municipality into suburbs the researcher randomly selected household heads in each of the suburbs from a starting point but with fixed, periodic interval. Questionnaires were then administered to the selected household heads.

3.6 Sample Size and Selection of Respondents

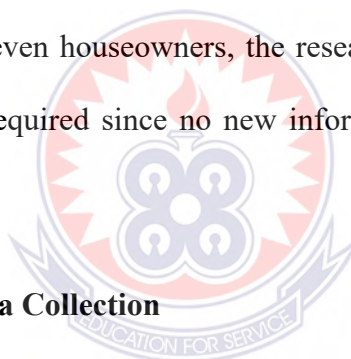
For the questionnaire, the researcher used the simple random formula to determine the sample size. Based on the simple random sampling formula; $n = N / 1 + N (e)^2$ where, **e** is the margin of error (0.05 or 5%); **N** = total population (24,734) and, **n** is the estimated sample size. The sample of the residents included in the study were mathematically estimated as follows;

$$n = 24,734 / 24,748 (0.05)^2$$

$$n = 24734 / 61.835$$

$$n = 400$$

For the qualitative, the researcher determined the sample size based on the saturation point. After interviewing eleven houseowners, the researcher was convinced that he has gotten the information required since no new information was given by subsequent houseowners.



3.7 Instruments for Data Collection

The researcher adopted an interview guide and a questionnaire to collect data for the study. There was one- on- one interview and questionnaire for the target to find out the experiences both tenants and houseowners go through when renting a room. The reason was to allow the respondents to feel free to express themselves.

According to Karim (2013), a questionnaire is a data collection instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. A questionnaire is a good tool for the protection of the privacy of the participants. It is useful for large scale surveys involving the collection of data from literate respondents, as respondents are required to answer in writing.

Interview is a face to face meeting between a questioner and a respondent, or an oral presentation of an opinion or attitude scale. The researcher adopted the structured interview guide to interview the participants. The structured interview is one in which the interviewer asks the respondent an established set of questions. Each interview involves exactly the same questions asked in the same way. This type of interview comes close to being the oral administration of a questionnaire. The instrument for this kind of interview is a detailed interview schedule that contains the specific questions, response categories for recording answers and instructions to the interviewer.

The interview approach has several advantages that stem from personal contact. The response rate is high and issues can be clarified. The interviewer can probe for specific meanings or responses (Agyedu, Donkor and Obeng, 2011)

3.8 Transcription and Storage of Data

All the interviews were conducted in Asante Twi. The researcher listened to the interviews on the tape and transcribed them word for word. It must be stated, however, that all responses in Twi were written in English. The transcription of the audiotapes was done on the same day each interview was conducted. This made it less challenging.

The audio files and the transcript were both stored on different storage devices including two pen drives, an external hard drive, a laptop computer and a home-based desktop. The answered questionnaires were kept in a safe place before being computed into SPSS for analysis.

3.9 Data Analysis Methods

With respect to the data analysis aspect of the study, different measures of scales were selected for effective analysis of the study objectives. The scale of measurement for the first objective variable, which is the types of rented accommodation in Bekwai is nominal and ordinal. In the second objective which is the importance of rented accommodation in the Bekwai municipality were measured on both nominal and ordinal scales. The variable challenges faced by the tenants were measured on both nominal and ordinal scales. Finally, the nominal scale measured the knowledge of houseowners and tenants of the Rent Control Law in the Bekwai Municipality.

In analysing the study data, responses from the completed study questionnaires were imputed into the Statistical Package for Service Solution (SPSS) version 21 software data editor for easy data analysis. Specifically, descriptive statistics (frequencies, cross-tabulations etc), means and standard deviation and RII were used to analyse the data which was further used to generate tables that provide statistical information about the nature and distribution of rental housing in the study area. The correlation was used to find the relationship between variables.

The researcher further employed statistical tools such as the Relative Importance Index (RII) to describe the degree to which each of the measures scaled under the variables (specific objectives) were significant determinants of the variable under consideration. RII which recorded value of less than 70 was considered as less significant measure of the variable under consideration (Ali & Bhaskar, 2016). Hence, RII score of 70 and above were considered significant determinant or scale for the variables.

Interviews which are qualitative data from the field was transcribed manually and responses were put into themes and analysed thematically. In discussing and presenting the results of the analysis, tables were used so as to enhance visualisation and for easy interpretation.

3.10 Trustworthiness of the Interview Guide

Like many other qualitative studies, this research faced the problem of validity and reliability (Mays & Pope, 2000; Malterud, 2001). However, some measures were adopted to overcome them. The validity of this research was enhanced by considering of divergent and alternative explanations from the respondents. Thus, the perspectives and opinions of those expressing different opinions were included in the analysis of the data to enrich it (Mays & Pope, 2000). Validity was also enhanced through respondent validation (Mays & Pope, 2000), where research participants were asked many times for clarifications as to whether the researcher's interpretation of their responses was right (credibility). Also, member checking was done to seek clarifications during the analysis of the data. For instance, during data analysis, the researcher contacted respondents to express their views on the issues under investigation.

Similarly, the researcher clearly detailed how data was collected and analyzed as well as the theoretical and conceptual perspectives that influenced and informed the analysis of data. This also significantly contributed to improving the validity of this research (Mays & Pope, 2000; Malterud, 2001).

Finally, a detailed qualitative description of the study context was given. Therefore, other researchers and readers would find it easier to determine the extent to which

findings of this work study may be replicated, transferred or applied to their own situation (Malterud, 2001).

3.11 Validity and Reliability of the Questionnaire

According to Saunders et al. (2018), reliability refers to the degree to which data collection method or methods will yield consistent findings, similar observations would be made or conclusions reached by other researchers or there is transparency in how sense was made from the raw data. The study results achieve reliability through the consistency or stability of a measuring instrument (Jackson, 2011). Validity was achieved in the study through extent to which data collection method or methods accurately measure what they were intended to measure.

According to Fawcett (2013), a test is considered valid when it succeeds in measuring what it purports to measure. This study instrument has face validity as the items on it seem to measure the intended concept. Content validity was also achieved through a high degree of measure which covered the entire range of meanings within a concept. Face validity was established in this study by a panel of experts used by the respondents during data collection and likewise to content validity.

Validity and reliability were established in this study for standardization of the research instruments to be used in the study. Content validity of the research instruments were established in order to make sure that they reflect the content of the concepts in question. This will be done on a one-on-one basis. A pilot study was conducted to test study instruments and methods before conducting the main study. According to Brasel et al. (2020), one percent to ten percent of the population was selected for use as pre-test sample. The objective of piloting was to eliminate some ambiguous items, establish if there will be problems in administering the instruments,

test data collection instructions, establish the feasibility of the study, anticipate and amend any logical and procedural difficulties regarding the study, and allow preliminary data analysis. The researcher undertook the survey and any difficult questions were explained to the respondents.

3.12 Ethical Consideration

All ethical issues were addressed before the commencement of data collection. Creswell (2005) contended that, it is not ethical to enter an organization or join a group of people to gather data when you have not sought permission from the —gatekeepers to do so. For easy access, formal requests were made to the rent officer of Bekwai Municipal Rent Control where data was collected. Letters of introduction were collected from the Head, Department of Social Studies Education, University of Education, Winneba. The letter was sent to institutions, organizations and individuals before any interview or questionnaire was conducted and administered.

Research participants were interviewed only after informed consent had been obtained from them. They were made to fully understand the objectives of the study and the reason for undertaking it. The nature of their participation, methodology, time requirement, and significance of the study was also explicitly explained to them to enable them to make an informed decision as to whether to participate in the study or not.

Participation in the study was purely voluntary. The respondents were well informed of their right to refuse to answer particular questions or to withdraw from the exercise at any stage of the interview. Thus, no participant was coerced to take part in the study. The privacy of respondents was highly respected. Their homes were not

intruded into; interviews were held at their own convenience. They were given the absolute right to decide when and where the interviews should take place.

Authors of documents that was consulted or used for the study were duly acknowledged. Finally, the respondents were assured of anonymity and confidentiality during the study. They were assured that their responses would be confidential and for academic purposes only. In order to protect the identity of stakeholders in this research, the anonymity of the respondents were assured. Names that appear in the study are not the real names of participants but rather, *noms de Guerre* or simply, pseudonyms



CHAPTER FOUR

FINDINGS AND DISCUSSION

4.0 Introduction

This chapter presents the findings and discussion of the study. The data for the study was collected from 400 respondents using a questionnaire. An interview guide was also used to collect qualitative data for this study. The study sought to explore the experiences of rent paying tenants in the Bekwai Municipality. This chapter has been presented under the sub-topics, demographic information of the respondents, the types of rented accommodation in the Bekwai Municipality, importance of rented accommodation in the Bekwai Municipality, problems of renting in the Bekwai Municipality and tenants and houseowners knowledge of the rent control law of Ghana.

4.1 Socio-Demographic Information of Respondents

The study presented background information on some variables, including sex distribution of the respondents, age group, marital status, family size, the highest level of education and qualifications, occupation and net monthly income. The study results showed that, the male respondents were (58.8%) and the female respondents were 165(41.2%). The males were the majority in terms of tenants at the study. The study found that 111(27.8%) were within the age group of 20-29 years, 187(46.8%) respondents were between the age group of 30-39 years, about 65(16.2%) were in the age group of 40-49 years, 29(7.2%) were in the age group of 50-59 years while 8(2.0%) respondents were 60 years and above. This is shown in the table 1 below.

Table 1: Demographic information of respondents

Variables	Responses	Frequency N=400	Percentage
Sex	Male	235	58.8
	female	165	41.2
Age Group	20-29	111	27.8
	30-39	187	46.8
	40-49	65	16.2
	50-59	29	7.2
	60 and above	8	2.0
Marital Status	Married	204	51.0
	Single	173	43.2
	Divorce	3	.8
	Widowed	10	2.5
	Cohabitation	10	2.5
Family Size	Less Than 2	147	36.8
	2-5	224	56.0
	6-9	29	7.2
Highest Education	University	81	20.2
	Polytechnic	9	2.2
	College	58	14.5
	Senior high school	99	24.8
	Basic school	139	34.8
	No education	14	3.5
Occupation	Teacher	114	28.5
	Medical doctor	2	.5
	Businessman	50	12.5
	Farmer	12	3.0
	Any other	222	55.5
Net Monthly Income	GHC100 to GHC300	51	12.8
	GHC301 to GHC500	39	9.8
	GHC501 to GHC700	76	19.0
	GHC701 to GHC1000	48	12.0
	GHC1001 and more	186	46.5

Source: Field Data, 2021.

The study found that, on the marital status of the respondents, 204(51%) respondents were married, 173(43.2%) were single and three 3(.8%) were divorced. The study

further found that, 10(2.5%) were widowed and the same percentage of the respondents were in a cohabitation relationship.

On the family size of the respondents, the study found that about 147(36.8%) had family size of less than 2 members, Majority 224(56%) of the respondents had a family sizes of 2-5 members and 29(7.5) had family sizes of 6-9 members.

The study results shows that, 81(20.2%) of the respondents' highest educational level was the university and 9(2.2%) highest education was the polytechnic. The study further found that 58(14.5%) of the respondents had a college education. Most of the respondents 99 (24.8%) had senior high school education, 139(34.8%) had basic school and 14(3.5%) of the respondents had no formal education.

The study investigated the respondents' occupation, and it was revealed that, 114(28.5%) were teachers, 2(.5%) were medical doctors, 50(12.5%) were businessmen/persons and 12(3%) were farmers. Other occupations such as traders, nurses, hairdressers, carpenters, masons, mechanics and other occupations recorded 222(55.5%) of the respondents.

In addition, Table 1 shows that, 51(12.8) of the respondents earned a monthly income estimated between GHC100 and GHC300, 39(9.8%) earned an estimated monthly income of GHC301 to GHC500. The study found that 76 (19%) of the respondents earned GHC501 to GHC700 a month, 48(12%) of the respondents earned GHC701 to GHC1000 a month and 186(46.5%) earned GHC1001 and more in a month.

4.2 Types of Rented Accommodation in the Bekwai Municipality

One objective of the study was to identify the types of rented accommodation in the Bekwai Municipality, and Table 2 shows the results.

Table 2: Type of rented accommodation you are

Type of rented accommodation	Frequency	Percentage
Single room	314	78.5
Chamber and hall	55	13.8
Two rooms apartment	28	7.0
Full house rent	3	0.8
Total	400	100.0

Source: Field Data, 2021

Table 2 shows that, 314(78.5%) of the respondents indicated a single room as the type of housing units which they were renting, 55 (13.8%) rented chamber and hall accommodation, 28 (7%) of the respondents rented two rooms apartments and 3(0.8%) of the respondents rented full houses.

The study showed that, the majority of the respondents were renting single room accommodations in the study area. This implies that, single room rented accommodation was common in the Bekwai Municipality.

Table 3: Reasons respondents chose the type of rented accommodation

Why do respondents like the type of housing unit	Frequency	Percentage
Affordability	23	5.8
The place is peaceful	149	37.2
The landlord does not stay in the house	39	9.8
Near to my workplace	17	4.2
There are toilet and water facilities in the house	75	18.8
Good interpersonal relationship	66	16.5
Those who do not like anything about their rented accommodation	25	6.2
Any other (closeness to work)	6	1.5
Total	400	100.0

Source: Field Data, 2021

Table 3, shows that, 23(5.8%) of the respondents preferred the type of accommodation that they had rented because of affordability, 149(37.2%) said that place was peaceful and 39(9.8%) of the respondents liked their type of accommodation because the houseowner did not stay in the house. The study further found that, 17 (4.2%) of the respondents liked their accommodation because it was near to their workplace, 75(18.8%) of the respondents liked the accommodation because there were toilet and water facilities in the house, while 66(16.5%) respondents liked their accommodation because of the good inter-personal relationships they had with their co-tenants.

Table 4 identifies the reasons why the respondents did not like their accommodation. For instance, 41(10.2%) of the respondents argued that, the noise in the house was one thing they did not like about their accommodation, 9 (2.2%) identified the poor

lighting system, disturbance from their landlords was one thing that 20(5%) of the respondents did not like about their rented places. The study further found that, 64 (16%) of the respondents did not like their place of rent because of lack of toilet and water facilities, 64 (16%) did not like their place because of the disturbance from co-tenants or lack of privacy and 62 (15.5%) did not like their place of residence because of the poor sanitation in the house

Table 4: What the respondents did not like about the type of rented accommodation they were using

Reason for dislike	Frequency	Percentage
Noise	41	10.2
Poor lighting system	9	2.2
Disturbing landlord	20	5.0
Lack of toilet and water facilities	64	16.0
Disturbance from cotenants	64	16.0
Poor sanitation	62	15.5
Any other reason apart from the above mentioned	140	35.0
Totals	400	100.0

Source: Field Data, 2021

During interviews, the study found that one thing that tenants did not like is the rent charge. The houseowners noted that, they considered many factors in determining the rent. One houseowner narrated:

I mostly use the price of cement to determine the rent I charge. When I collect advance payment for say two years, as a houseowner, I don't have to request for any money again, unless it expires before I can enter into a new agreement

with the tenant.. If the government wants us to reduce the rent advance, it should build houses for all the workers. When it does that, it will reduce the demand for accommodation. When it is left with those who don't work for the government such as hairdressers and petty traders, we will reduce it because some of them don't have money. (Participant 5, Houseowner)

Table 5 shows that, 80 (20%) of the respondents faced the problem of high rent when securing their rented accommodation. About 17 (4.2%) of the respondents had problems paying money for uncompleted buildings to be completed before they move in. The study found that, 2 (0.5%) of the respondents had a problem when they were swindled by dishonest houseowners and 190 (47.5%) of the respondents had the problem of moving to different houses for a long time. The study results show that, individuals who rented accommodation in the Bekwai Municipality faced many problems in securing accommodation which include high cost of rent, renting uncompleted housing, swindling by houseowners and having to trek for days and months before securing accommodations.

Table 5 Problems faced before securing rented accommodation

Problems involved with securing rented accommodation	Frequency	Percentage
Rent affordability	80	20.0
Paying money for uncompleted buildings	17	4.2
Swindling by dishonest landlords	2	.5
Trekking to and from different houses	190	47.5
Other problems not listed above	111	27.8
Total	400	100.0

Source: Field Data, 2021

The houseowners also shared their views on the problems of renting accommodation. According to them, everything about renting accommodation depends on them. They should be able to know the problem in the house because of this, they did not like giving rooms to women.. One houseowner had this to share:

I have heard of government policy on renting on the radio, but I don't know if it is working. Yes, this one will affect those who will come looking for accommodation. If I can't take advance for more than six months, I will not even give it to anybody, I will lock the room there. after all, I did not take a loan to build the house. If you come and bring the six months' advance issue, then you will have to look for your own accommodation. (Participant 4 Houseowner)

The results showed that, houseowners were aware of the problems that rent users faced, and were also aware of some of the government policies on renting. Many people without their own accommodation will sleep outside if the government policies were to be followed. Since the houseowners have their own rooms, the government policy cannot be binding since the government cannot provide accommodation for all its workers. For example, if a teacher, nurse or a worker at the Assembly comes, where will they stay, meanwhile the government has no bungalows for all the workers. The policy will not work even if the government wants to make it work. It won't help the workers who will be transferred here to work. Many landlords will not accept the policy because the prices of building materials on the market are high.

The study shows that, there were problems associated with rented accommodation. A rent control official has this to say about some of the complaints normally reported by houseowners:

Some of the issues that they (houseowners) normally bring are mostly rent arrears. Tenants whose rent expire and they are still occupying the rooms, utility issues, people owing electricity and water bills for so long, and these have piled up, nuisance, some not respecting the houseowners and some petty quarrels. (Participant, Rent Control Official)

On complaints brought before them by tenants, the Rent Control official contended:

It has to do with some kind of rules the houseowner want to impose on them which they are not comfortable with, they find it as a nuisance, it can also be some agreement he made with the houseowner before moving into the room, like the houseowner promise to do ABC, but refused to do. At times too it is about the conduct of the houseowner, some houseowners can be difficult and disturbing.

The study found that because of problems associated with rented accommodation, rent control officers had difficulties in performing their work. One had this to share:

Some of the difficulties have been on how to reach an agreement. At times, we have to come down to their level. We don't have to strictly go by the law because not all of them know the implications of the law, and what the law says, so we try to resolve them in such a way that everyone will be fine and we try to let them know how the outcome will be if the case finds itself in court. Sometimes too we make them sign an undertaking after reaching an agreement with them but some people fail to go by the undertaking and they will call to complain again. At times too, retrieving someone's rent arrears could also be difficult even though he or she has signed an undertaking to pay. (Participant, Rent Control Official)

The researcher also enquired from the rent official what his office expected tenants and houseowners to do, looking at the nature of complaints that come to their office.

The rent official had this to say, *“What we mostly want tenants and landlords to do is to have an agreement. This will bind the two parties so that if there is an issue we can refer to the agreement”*.

The study found that, rent control officers were able to perform their responsibilities and resolve the problems tenants faced by educating them to have an agreement with the houseowners. When the agreement is there to guide both tenants and houseowners, they can refer to it when there is a problem. Mostly depending on the complaint they present, the rent control officials mostly found out from them if they knew anything about the rent policy. What they usually do is just to write the date they moved into their rooms. At times too, they educate them to get rent cards so that they could use them to keep basic records. Even though the laws are there, enforcement is something else. Because the law serves as a guide when it comes to rent increase, but the houseowners usually say that, they had built their houses so is not the government that could decide on how, when and how much he should charge for his accommodation. So all these are problems facing tenants and they are critical because someone will pay a two-year advance, and after the advance has expired, he will not move out and will also not pay new rent to enable him stay there. Mostly, the advanced cases are even many. It was argued that, education is needed to solve the problem because many people do not know the law, and even if you educate them one party will be at a loss. This is because, the houseowners have more power so if care is not taken when you refer to the law all the time, they may not give their rooms out for rent. They must also be made aware that building is an investment and so one cannot retrieve all the money He used for the building through rent at the shortest time possible. They must understand that is an investment.

4.3 Importance of Rented Accommodation in the Bekwai Municipality

This section seeks to explore the importance of rented accommodation in the Bekwai Municipality. The results from the study indicate that both tenants and houseowners benefit from rented accommodation. One houseowner has this to say:

“I have been able to collect rent from some of the tenants to build another house. Apart from that, tenants also help in the cleaning and maintenance of the house”.

(Participant 5, Houseowner) Another houseowner also shared with the researcher on the importance of rented accommodation as a source of income. He had this to say:

As for me, I do not work. I depend on my rent for survival so I collect the rent on yearly basis. Thus, the rent has been sustaining me since my husband died. Infact, as for the rent advance, it is a good source of revenue to me. (Participant 5, Houseowner)

Some tenants indicated that rented accommodation has enabled them to get a place to lay their heads. According to them, they have their peace of mind to go about their daily economic activities without thinking about where they would lay their heads because of the rented accommodation.

Rented Accommodation also helps the Bekwai Municipal Assembly to generate some revenue in the form of property tax from houseowners. The revenue from the property tax goes along way to help the Municipal Assembly to undertake developmental projects in the Municipality. The amount of property tax paid by houseowners depends on how big or small the house is. Even though there are some challenges with the collection of property rate, it helps the assembly in their revenue mobilisation. One houseowner has this to say:

I have been paying the property tax ever since I built this house. I know it gives the Assembly money, but in recent times, I have not been paying because of a gutter that

has been created as a result of the road construction they did recently. Anytime it rains, the water floods my house, and I have complained to the Assembly, but they have refused to repair the gutter so when they repair I will continue to pay. (Participant 4, Houseowner)

The study also established that rented accommodation also serves as a means by which low income earners rely on when they want to put up buildings in their villages. They depend on rented accommodation as a means of having a secure place to work and save some money to put up their own house.

The high cost of some rented accommodation in the Municipality, coupled with the annual increase in rent charges also motivate some tenants to put up their own accommodation since paying rent advance is a burden to most tenants. Some of the tenants stated that, due to the high cost of rent, they have decided to put up their own house which they are planning to move in as soon as their houses are ready. Some houseowners also confirmed that, some tenants who vacate their premises move into their own buildings. One landlord had this to say, *“One of the tenants who used to stay here left when he completed his own house”*.

Rented accommodation also promote integration among various ethnic groups that is between the indigenes on one hand and the people who come to rent their house on the other hand. Due to good behaviour of some tenants, it becomes difficult to even distinguish between the family members and the tenants.

4.4 Problems faced by Tenants Living in Rented Accommodation

The study further sought to enquire from respondents regarding the problems involved in living in rented accommodations. During the interviews, the houseowners

shared their views on the problems they faced with their tenants. One houseowner indicated;

Some of the tenants are very troublesome. Some tenants do not take proper care of the house. If you calculate how much you pay in a day for your room, is not even up to GHC2.00 yet people complain. So it is a problem. One of the tenants even pack her children pampers for more than three months., Someone's girlfriend came to fight the boyfriend on cheating allegations and broke my gate. When I went there I asked him to pack and go the next day.
(Participant 5, Houseowner)

Another houseowner had this to share regarding the problems he faced:

There was a case involving two ladies who had an issue when they were having their internship here. One of them was having a boyfriend who stayed at another place, and the boyfriend came to fight her. He was accusing her of cheating on him. So the girl said that is was only her friend who knew the guy's contact number and for that matter, she was the one giving her boyfriend information. So it resulted in a quarrel between them. Some of the ladies also refuse to sweep and do other domestic chores. Some of them intentionally travel when it was their turn for sweeping. (Participant 9, Houseowner)

The study revealed another problem with renting and that was the destruction of the walls in the room with nails. When the tenants are leaving, they remove the nails and leave cracks on the walls. Some tenants also make the first door, and when the tenancy agreement is over and when they are leaving, they remove them, and this affects the door. Anytime a tenant lives the room, you have to do some maintenance work before another tenant can move in. This is what one houseowner indicated:

Some of the problems we have are concerned with cleaning, sweeping and maintaining the house, as well as the payment of electricity bills. My tenants are mostly students so when they come, some of them will use nails o the walls so they can hang their clothes, so anytime they leave I have to do maintenance
(Participant 9, Houseowner).

Aside from the houseowners who considered renting as problematic, the tenants also shared their views on the problems they faced, these are presented in Table 6.

Table 6: Problems Tenants Face in rented accommodations

Statement	Mean St.	Std. Dev. St.	RII	Ranking
There is conflict over utility bills in my house.	2.73	1.47446	74.31	8 th
The cost of utility bills is very expensive in my house.	3.73	1.28948	86.12	2 nd
My landlord and/or his children refuses to pay utility bills.	1.94	1.14247	62.13	12 th
There is a lack of transparency in the sharing of utility bills by my landlord.	2.43	1.31901	64.32	10 th
There is a specific time for the locking of the main gate by the landlord.	3.26	1.58183	81.32	5 th
There is no toilet facility in my house.	2.19	1.51798	63.54	11 th
There is no supervision by the rent control officials.	4.84	.58893	88.43	1 st
There is a fear of eviction from my landlord.	1.78	.93325	61.31	13 th
There is poor maintenance of the house	3.33	1.48209	83.31	4 th
There is an unannounced increase in rent	3.39	1.31233	84.24	3 rd
There are conflicts among tenants in the house.	2.74	1.43837	76.53	7 th
There are interferences in tenants private matters by houseowners	2.83	1.50447	79.42	6 th
There are problems with sanitation issues in my house.	2.55	1.52908	68.24	9 th

Source: Field Data, 2021

The RII shows the measure that is the most significant determinant of the variable under consideration. From the results provided in table 6, the measure with the highest RII was *'There is no supervision by the rent control officials'* which recorded RII of 88.43. This implied that lack of supervision by rent control officials was the major problem tenants face in rented accommodation. The least problem the respondents noted recorded RII of 61.31 which was *'There is a fear of eviction from my landlord'*.

Table 6 reveals that, regarding the problems tenants in rented accommodation faced, the biggest and common one was the fact that there was no supervision by the Rent Control officials to regulate rented accommodation. This recorded the highest mean of score 4.84 and place first as the main problem most of the respondents agreed on. The lack of supervision, according to respondents, led to the high rent charge as well as the collection of more than six months rent advance as required by the law.

The second most common problem that tenants faced was the cost of utility bills which respondents considered as very expensive (mean=3.73). According to the respondents, the problem they faced was the high cost of utility bills.

The study found that, it not only the tenants who had problems with the payment of utility bills, but the houseowners also complained of some tenants refusal to pay their bills. This is what one houseowner stated:

The problem I have with one of my tenants is about the payment of the electricity bill. She didn't want to pay so she said unless the husband comes, but when the husband came, he was unwilling to pay and I asked them to vacate the premises to avoid trouble. (Participant 7, Houseowner)

The study showed that the respondents could not tell if they faced problems such as; "there is an unannounced increase in rent in advance (mean=3.39)", the respondents

could not tell if they faced problem such as; “poor maintenance of housing unit (mean=3.33)” and specific time for closing of the main gate by the houseowner (mean=3.26)”. These factors could not be stated categorically as problems faced by rented accommodation users.

The study further found that, respondents strongly disagreed that they did not face problems such as “interference in the private life of tenants by houseowners (mean=2.83)”. The respondents also did not face problems such as having conflicts among tenants in the house (mean=2.74) and conflict over utility bills in my house (mean=2.73).

The respondents again argued that they had no problems on the following factors scaled; There are problems with sanitation issues in my house (mean=2.55). There is a lack of transparency in the sharing of utility bills by my landlord (mean=2.43). There is no toilet facility in my house (mean=2.19). Their landlord and/or their children refuse to pay utility bills (mean=1.94) and there is fear of eviction from my landlord (mean=1.78).

The study showed that the only problems that the tenants faced were that, there was no supervision by the Rent Control officials and that the cost of utility bills was very expensive in rented accommodation. The study further found that, houseowners considered rent increment as a problem in renting accommodation. One houseowner noted:

As for the increment, most of the people who come here live after the expiration of the rent. Some of them may come for say National Service so when they finish the service, they leave or go away. You know in this country, prices of things are going up. When I started building this house, things were not as they are today. The prices of building materials such as cement have

gone up astronomically, so when the rent expires I have to increase it. The increment is based on the prices of building materials. (Participant 8, Houseowner)

The study findings confirmed some previous studies. For instance, Dzangmah (2012) conducted a research on the prospects and challenges using explanatory research methods with a questionnaire and an interview guide as his instruments for data collection. The study findings confirmed the views of Peppercorn and Taffin (2013) that, building creates many challenges, largely because the rental market has multiple players but do not have equal powers. Peppercorn and Taffin (2013) identified some challenges in the rental housing sector, and found that, tenants feared that, they could be exploited. They could, for example, be forced to live in poor conditions with little power, and could also lose their apartments if they complained. Houseowners were also worried that, they might have difficulties with tenants and that could pose financial and legal challenges to them, particularly if a tenant damaged the accommodation or did not pay the rent.

According to a research conducted by the Bank of Ghana in 2007, cited in Dzangmah (2012) titled, “The housing market in Ghana”, failed to acknowledge the contribution of the rental housing sector even though the majority of Ghanaians depend on rented accommodation to meet their housing needs. The above study also found that, much attention has not been given by the government when it comes to issues relating to rented accommodation.

The study findings were similar to the views of Yirenyei (2014), who identified poor supervision by the Rent Control Department (RCD) as one problem in the renting of accommodation. This was attributed to the fact that, RCD did not have enough staff and logistics such as vehicles to undertake proper supervision. RCD could boast of

only one car throughout the country and this is at the Head Office. RCD also did not have enough offices in the country, and not all the districts even had rent control offices. This clearly shows that, there is inadequate personnel at the office, despite the huge complaints it receives daily. The study also revealed that there was no data on the number of houseowners and tenants in the country. This makes it difficult when it comes to planning and taking decisions relating to the sector.

The problem of the land tenure system in Ghana is also a challenge to those who supply rental housing. Lands are owned and managed by families and clans, and this makes it difficult for one to get land to build on. Access to credit to purchase land is also a major headache to providers of rental housing due to their inability to provide the necessary collateral. This account for the reason why there are so many land litigation issues in the country, and this also affects the number of housing units to be supplied. In an article published by Luginah, Arku and Baiden (2010), on housing and health in Ghana, the psychosocial impacts of renting a home gave the following as residents' experiences of renting a home in the Accra Metropolis:

4.5 Tenants and the Rent Control Law

The study investigated the respondents' knowledge of government policies on renting. Tenants responses are presented in Table 7.

Table 7: Tenants' knowledge of any government policy on renting in Ghana

Responses	Frequency	Percentage
Yes	125	31.2
No	275	68.8
Total	400	100.0

Source: Field Data, 2021

As presented in Table 7, the study found that, the majority of the respondents 275(68.8%) had no knowledge of government policy on renting in Ghana. Out of the 400 respondents involved in the study, 125 (31.2%) had knowledge of the government policy, This study finding showed that, few tenants had knowledge of government policy on renting in Bekwai township.

Table 8: Renting policy that respondents know

Responses	Frequency	Percentage
I do not know of any government policy	275	68.8
Three months grace period before eviction by a tenant	40	10.0
Six months' rent in advance	20	5.0
Tenancy agreement	14	3.4
Rent control act	51	12.8
Total	400	100.0

Source: Field Data, 2021

Table 8 shows that, 40 (10%) of the respondents had knowledge on government's policy on renting that, there should be three months' grace period before the eviction of a tenant by a houseowner, 20(5%) of the respondents knew of the government renting policy of six months' rent in advance. The table further shows that, 14 (3.4%) of the respondents knew of the government renting policy of tenancy agreement and 51 (21.8%) of the respondents knew of government renting policy on the Rent Control Act. The study found that, the houseowners also had knowledge of government renting policy. One houseowner had this to say.

Yes, the Rent Control Act is the one I have heard of. One thing I don't like about the government is that it has not made provision for its own workers to get accommodation. And you want to control me who has laboured to build my house, you want to control how I should rent my house. It is not possible. The government cannot give me laws on my building. If He should pay us all our money if he wants to control the house other than that, no way. How much is a bag of cement today? Why doesn't the government control the price of cement? (Participant 5, Houseowner)

One houseowner also noted that, he knew of the tenancy agreement with his tenants and at times provides the tenants with the tenancy agreement. This is how the houseowner presented his argument:

I can remember that I have provided the tenancy agreement for two tenants,, but the truth is that I don't disturb people, and frankly speaking, with or without the agreement we are living as a family. So I do not see the usefulness of the agreement. About the six-month rent advance, yes, Some of them even want to pay for more than the one year because, they claim that if they pay for the one year, the rent will expire very soon. So such people if you even say you want to talk to them about the six months, they themselves will oppose it. (Participant 7, Houseowner)

Table 9: Whether or not the policy is implemented properly

Responses	Frequency	Percentage
Not properly implemented	275	68.8
Properly implemented	125	31.2
Total	400	100.0

Source: Field Data, 2021

Table 9 shows that, all the respondents who had some knowledge on government renting policy felt that the policy was not properly implemented. The respondents argued that, government renting policies such as three months' grace period before

eviction of a tenant, six months' rent in advance, the tenancy agreement and the rent control act were not properly implemented in Ghana. The respondents explained that, the government policies on renting were not working as they should. One respondent had this to say about government policy on the six-month rent advance:

I have not had that experience, but the six months won't help, because, for example, if your child has been posted to Tamale for National Service, which is one year and you have to pay his or her rent, and you go and pay for six months, what about if after six months the landlord refuses to give the room to him again.(Participant Houseowner 4)

On the problem tenants had with the payment of rent advance, this is what one houseowner said:

That one is true, not to cut you short. My son, Junior, is doing his National Service in Accra around Legon. He is paying Ghc3000 a year. The government does not have the money to give to people to build houses. The government, therefore, cannot come in anyway. For the government to come in, it has to reduce the prices of building materials and also meet the Landlords' Association for deliberations so that we can all agree on what to do. (Participant 4, Houseowner)

Table 10: Challenges associated with the implementation of government policy on renting

Responses	Frequency	Percentage
Challenges that are not found in the list below	279	69.8
Failure on the part of landlords to comply	46	11.5
Poor or lack of education on the policy	33	8.2
Lack of enforcement on the part of government	30	7.5
Inability of government to provide Affordable housing	9	2.2
Ignorance of the policy	3	.8
Total	400	100.0

Source: Field Data, 2021

Table 10 shows that, the challenges involved with the implementation of government policies is that has houseowners usually fail to comply with government policy on renting. The respondents argued that the challenges authorities face in implementing government policy on renting were due to poor or lack of education on the policy (8.2%), lack of enforcement on the part of government (7.5%), the inability of the government to provide affordable housing (2.2%) and ignorance of the public on the policy (0.8%). The study results showed that, there are many problems that make it challenging to implement government policies on renting in Ghana.

The study found that most houseowners interviewed were aware of some renting policies, but felt that these policies could not be implemented because their implementation will create accommodation problems and shortage, since the government cannot provide housing for the poor, its policies cannot be effectively implemented. One houseowner noted:

When it comes to the six months' policy, if the government decides to make it compulsory, it will affect the ability of tenants to get accommodation. When it becomes compulsory, it will make it difficult for prospective tenants to get accommodation. For instance, I will increase the monthly rent. Yes, other houseowners too will decide not to rent their rooms at all, and this will bring a lot of problems (Participant 8, Houseowner).

The study found that, the houseowners were aware of some of the government renting policies, but argued that the government policy cannot be applied because the policies will rather increase rent charges which tenants cannot pay. The study results showed that, the respondents knew of some of the government policies on renting and observed some of them. One respondent argued:

For the copies of the tenancy agreement I give to my tenants, I have many of them in my room. As an educated person, when I rent my house out to tenants, I tell them that anything could happen, including death, and there is also forgetfulness. Apart from the tenancy agreement, I also have another form which I call the particulars of the tenant, including the tenant name, mother's name, father's name, contact numbers, where they come from, where they work and contact of immediate person to contact when there is a problem.(Participant 9, houseowner)

The study results implied that, the respondents such as the houseowners complied with some of the government policy on renting, but could not observe all. For instance, while they provide tenancy agreements to tenants before they moved into their accommodation, they did not comply with the six months' rent policy. The houseowners indicated that, the tenants themselves always wanted to pay for one year or two years rent advance and some even wanted to pay for more than two years. Given all these conditions and situations that houseowners and tenants faced, it was argued that no houseowner will give his or her room for six months since the reason is that most of the houseowners may want to use the money for something like paying

their children school fees or starting a project with the money. So the six months, assuming you gave it to the tenant for ghc50.00 a month, if you calculate the six months it won't go anywhere. So the government should rather support the tenants by paying part of the rent advance to the tenants so that they will pay the rest.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter focuses on the summary of the study. In addition, recommendations have been made to address the findings of the study in the Bekwai Municipality. Finally, a suggestion for further research has been provided.

5.1 Summary

5.1.1 Research Objectives

The objectives for the study were to:

- (i) determine the types of accommodation available to tenants for renting in the Bekwai Municipality.
- (ii) examine the importance of rented accommodation in the Bekwai Municipality.
- (iii) assess the problems involved in renting accommodation in the Bekwai Municipality.
- (iv) explore the knowledge of houseowners and tenants of the Rent Control Law in the Bekwai Municipality.

5.1.2 Research Procedure

The research was designed to explore the experiences of rent paying tenants in the Bekwai Municipality. Four hundred tenants were selected for the study, using the systematic sampling technique, while an interview guide was used for data collection from houseowners and rent control officials, using the purposive sampling technique.

Data from the interviews were analysed qualitatively while the quantitative data was analysed quantitatively using Statistical Product and Service Solution (SPSS).

5.1.3 Major Findings

The major findings of the study include the following:

- (i) The study found that the majority of the respondents rented single rooms, followed by chamber and hall, two room apartment and full house rent, in that order. The respondents preferred the types of accommodation due to various reasons, including affordability, the availability of toilet and water facilities in the houses and the nearness of the accommodation to their workplaces.
- (ii) The study found that, rented accommodation was very important in the Bekwai Municipality in so many ways. First, it helped houseowners to earn some income. Second, it helped people to secure accommodation when they moved to stay in the Bekwai Municipality for the purpose of work, especially public sector workers. It also helped people who were unable to build their own houses to get accommodation. Moreover, it helped the Municipal Assembly to generate revenue to support its development programmes.
- (iii) The study further identified some problems with rented accommodation. For example, some tenants caused destruction to their rooms and this is usually detected after their tenancy had expired, and they had vacated their rooms. In addition, there was lack of supervision by the Rent Control department and this led to high rent charge as well as houseowners asking for rent advance charge of more than six months as required by law.

- (iv) The study found that, majority of the tenants did not know about the Rent Control Law. Some of the houseowners knew about it, but doubted if the law was being applied. They, thus felt that the rent law was not being implemented properly. They, however, contended that, the effective implementation of the law would create accommodation problems since the government could not provide housing for the citizens, especially its workers.

5.2 Conclusions

Based on the findings of the study, the following conclusions have been made:

- (i) The preference for single room accommodation by tenants will affect the provision of other types of rented accommodation such as chamber and hall self-contain, and two bedroom self-contain that can cater for people with large family sizes in the Bekwai Municipality.
- (ii) The benefits of rented accommodation in the Bekwai Municipality will serve as an incentive for people to put up more rooms for renting to meet the housing needs of the indigenes as well as prospective workers, especially public sector workers who will accept postings to work in the Municipality.
- (iii) The problems associated with rented accommodation if not resolved is likely to bring about conflict among tenants and houseowners in the Bekwai Municipality.
- (iv) The ignorance of tenants about the Rent Central Law and the failure of houseowners to adhere to the terms of the law will make the houseowners to continue to exploit the tenants, leading to misunderstanding between the two.

5.3 Recommendations

Based on the study findings and conclusions, the following recommendations are made:

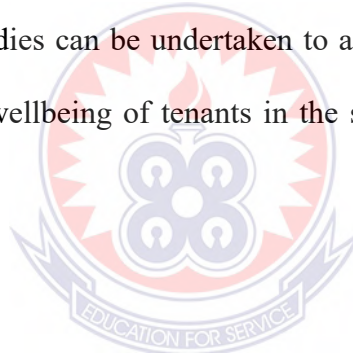
- (i) The study recommends that, houseowners should be encouraged to provide more single rooms, since majority of the tenants prefer the single rooms to other types of accommodation such as chamber and halls, two and three bedroom houses.
- (ii) The Bekwai Municipal Assembly should encourage the Ghana Real Estate Developers Association to put up affordable housing units in the Bekwai Municipality, and sell to individuals and families on hire purchase or any other favourable terms. This will enable individuals and families to own their houses, and this will go a long way to minimise the problems associated with rented accommodation in the Municipality.
- (iii) It is recommended that tenants and houseowners should form two separate associations, “Tenants Association” and “Houseowners Association”, in the Bekwai Municipality to enable them meet and discuss their problems separately. The leaders of the two associations will then meet to discuss how such problems could be addressed to enhance tenants-landlords/houseowners relationship.
- (iv) For effective implementation of the Rent Control Law, the study recommends that, the Rent Control officials should pay working visits to various houses occupied by tenants to acquaint themselves of the conditions there. In addition, the Rent Control officials should team up with the Bekwai Municipal Assembly to sensitise the public on the Rent Law. Also, the Municipal Assembly in conjunction with the Rent Control

Department should print the Rent Law and distribute them to houseowners and tenants. Moreover, the two bodies should also enforce the Rent Law to help reduce the problems that tenants and landlords face in the Municipality.

5.4 Recommendation for Further Studies

One of the finding from the study indicated that houseowners also face challenges when it comes to rental housing in the municipality. It is therefore recommended that a study should be conducted into the factors that influence houseowners to offer accommodation to prospective tenants.

After knowing the experiences of tenants in rented accommodation in the Bekwai municipality, further studies can be undertaken to access the effect of rental housing on the socio-economic wellbeing of tenants in the study area. This will help inform policy decision in future.



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APPENDIX A

QUESTIONNAIRE FOR TENANTS

Introduction: My name is Bismark Appiah. I am conducting a study on the experiences of tenants in rented accommodation, in the Bekwai Municipality in the Ashanti Region. This questionnaire is part of my Masters of Philosophy degree programme in Social Studies at the University of Education, Winneba. This study is being conducted for academic purposes only. Your responses will be treated with all the confidentiality that they deserve. Thank you for your interest in participating in this questionnaire.

These questionnaire items designed for this research work is purely for academic purpose. Tick [] in the appropriate box or write (in brief) in the spaces provided. Any responses or information provided will be treated with absolute confidentiality.

SECTION A: SOCIO-DEMOGRAPHIC DATA

1. Are you living in Bekwai Municipality? [] Yes [] No
2. Are you living in a rented accommodation? [] Yes [] No
3. What is your gender? [] Male [] Female
4. What is your age? [] 20-29 [] 30-39 [] 40-49 [] 50-59 [] 60 and above
5. What is your marital status? [] Married [] Single [] Divorce [] Widowed [] Cohabitation
6. What is the size of your family? [] less than 2 [] 2-5 [] 6-9 [] 10 and above
7. What is your highest level of education?
[] University [] Polytechnic [] College [] Senior High School
[] Basic School [] Pre-School [] No School
[] Any other (Please, specify).....

7. Which of the following qualifications do you hold?

Master's Degree First Degree Diploma Certificate Any other

(Please specify).....

8. What is the status of your occupation?

Employed Unemployed

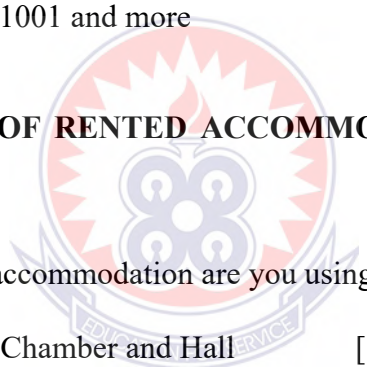
9. What is your occupation?

Teacher Medical Doctor Businessman Farmer Any other (please specify).....

10. What is your net monthly income?

Ghc 100 to Ghc 300 Ghc 301 to Ghc 500 Ghc 501 to Ghc 700 Ghc 701 to Ghc1000 Ghc1001 and more

SECTION B: TYPES OF RENTED ACCOMMODATION IN THE BEKWAI MUNICIPALITY



12. What type of rented accommodation are you using?

Single Room Chamber and Hall Two Rooms Apartment

Any Other (please specify).....

13. What do you like about the type of rented accommodation you are using?

.....
.....
.....

14. What don't you like about the type of rented accommodation you are using?

.....
.....
.....

**SECTION C: PROBLEMS INVOLVED IN LIVING IN RENTED
ACCOMMODATION**

15. What problem(s) did you face before securing your rented accommodation?

- a) The payment of agent fee
- b) Rent affordability
- c) Paying money for uncompleted buildings
- d) Swindling by dishonest landlords and/or agents
- e) Trekking to and from different houses for a long time
- f) Others (specify).....

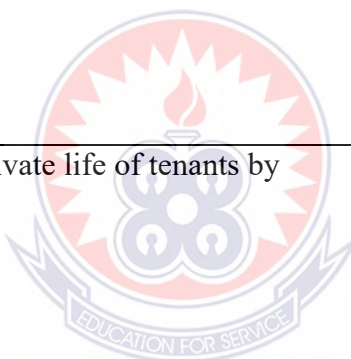


PROBLEMS TENANTS FACE AFTER SECURING RENTED**ACCOMMODATION**

On a scale of S/D, D, UN, A AND SA, please tick the one answer that best describes the types of problem you have encountered after securing your rented accommodation. Where SD =Strongly Disagree, D=Disagree, UN=Undecided, A=Agree, SA=Strongly Agree. Please indicate the extent to which you agree with each of the statements that follow.

S/N	STATEMENT	SD	D	UN	A	SA
	There is conflict over utility bills in my house.					
	The cost of utility bills is very expensive in my house.					
	My landlord and/or his children refuses to pay utility bills.					
	There is lack of transparency in the sharing of utility bills by my landlord.					
	There is a specific time for closing of main gate by landlord.					
	There is no toilet facility in my house.					
	There is no supervision by the rent control					

	department.					
	There is fear of eviction from my landlord.					
	There is poor maintenance of housing unit.					
	There is unannounced increase in rent in advance.					
	There are conflicts among tenants in the house.					
	Interference in private life of tenants by landlords.					
	There are problems with sanitation issues in my house.					



Any other problem?

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17. How did you deal with the problem(s)?

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SECTION D: GOVERNMENT POLICIES ON RENTING

17. Do you know of any government policy on renting in Ghana? Yes No

18. If yes, what is the name of the policy?

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19. Is the policy being implemented properly? Yes No

20. If yes, what do you think accounts for that?

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21. If no, what do you think are the challenge(s) associated with its implementation?

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**I AM MOST GRATEFUL FOR YOUR ASSISTANCE. MAY THE GOOD
LORD RICHLY BLESS YOU**



APPENDIX B

INTERVIEW GUIDE FOR LANDLORDS

Introduction: My name is Bismark Appiah. I am conducting a study on the experiences of tenants in rented accommodation, in the Bekwai Municipality in the Ashanti Region. This interview is part of Masters of philosophy degree programme in Social Studies at the University of Education, Winneba. This study is being conducted for academic purposes only. Your responses will be treated with all the confidentiality that it deserves. Thank you for your interest in participating in this interview.

PROBLEMS OF RENTING ACCOMMODATION

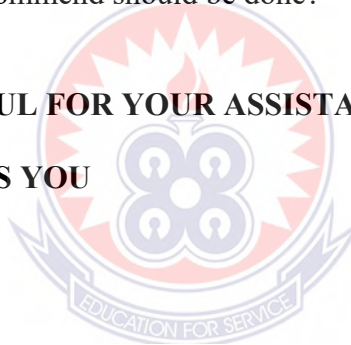
1. Have you ever encountered problems with your tenants before?
2. If no, what factors have accounted for this state of affairs?
3. If yes, how often?
4. Please, what are the problem(s) you have encountered?
5. Why did the problem(s) occur?
6. How did they occur?
7. Were you able to solve the problem?
8. If no, what did you do as a landlord?
9. If yes, how did you solve the problem.
10. What other ways do you recommend in addressing problems of renting in Ghana.

GOVERNMENT POLICIES ON RENTING

1. Are you aware of any government policy on renting?
2. If yes, what are some of them?
3. How do you understand them/it?

4. If no to Q1, are you aware of the six months' rent advance policy by the government?
5. Do you comply with some of this/these policies as a landlord?
6. If yes to Q5, why do you comply?
7. If no, why don't you comply with the policy?
8. Why is that many landlords do not want to comply with the six months' rent advance policy?
9. What do you think should be done to make people comply with the six month rent advance policy?
10. Does the six months' rent advance policy need to be reviewed?
11. What do you recommend should be done?

I AM MOST GRATEFUL FOR YOUR ASSISTANCE. MAY THE GOOD LORD RICHLY BLESS YOU



APPENDIX C

INTERVIEW GUIDE FOR RENT CONTROL OFFICIAL

Introduction: My name is Bismark Appiah. I am conducting a study on the experiences of tenants in rented accommodation, in Bekwai municipality in the Ashanti Region. This interview is part of Masters of Philosophy degree programme in Social Studies at the University of Education, Winneba. This study is being conducted for academic purposes only. Your responses will be treated with all the confidentiality that it deserves. Thank you for your interest in participating in this interview.

INTERVIEW GUIDE FOR RENT CONTROL OFFICIALS

1. How many rent cases do you receive on daily, weekly or monthly basis?
2. Which group of people normally bring the complaints? Is it tenants or landlords?
3. What are some of the rent issues people bring to your office?
4. What are some of the issues that are common among the complaints?
5. Are you able to resolve cases that come to your outfit?
6. Give reasons for your answer.
7. What difficulties do you face as rent control officials?
8. What are some of the government policies on renting?
9. How is the policy implemented?
10. Do those who bring complaints know about this policy?
11. Do they comply with the policy?
12. Give reasons for your answer?
13. What should be done about rent issues in Ghana, in general?

I AM MOST GRATEFUL FOR YOUR ASSISTANCE. MAY THE GOOD LORD. RICHLY BLESS YOU